RP debts rise 17% to ₱2.715T in September

Story in Business, PAGE B1

Davide orders survey of TROs nationwide

THE SUPREME Court has ordered a nationwide survey of temporary restraining orders (TROs) issued by judges of lower courts amid fears they were hampering economic development.

Chief Justice Hilario Davide Jr. ordered the judges of 2,130 lower courts to submit a list of all the TROs they had issued by Jan. 15 next year.

DAVIDE/ A20

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

WHAT'S INSIDE

- **Gov't, MILF peace talks on track–Ermita** NEWS /A2
- **Death toll reaches 200 in Miss World riots** WORLD /A11
- **NBI-Korina war on** METRO /A25

email: feedback@inquirer.com.ph

Monday, November 25, 2002 ★ 86 pages / 7 sections / vol. 17 / no. 350 P15

website: www.inq7.net

Meralco to resist gov't management

Gov't finds itself in a bind in Meralco

By Amando Doronila

ANALYSIS

THE MACAPAGAL administration's plan to take control of Manila Electric Co.'s management and board of directors hit a stalemate yesterday following Meralco's flat rejection of the proposal.

The administration's "if-you-don't-want-it-let's-not-talk-about-it-now" response to the rejection signaled open hostilities between the government and Meralco as the Lopez family, which manages the company, served notice they were digging in.

Reflecting the view of the Lopez family which met on Saturday over the takeover plan, Steve Psinakis, senior adviser to the chair of Benpres Holdings Corp., said that sweeping out the Lopez executives in the Meralco management was not the solution to Meralco's financial difficulties.

Competent and efficient management, he said, was not the problem. According to Psinakis, the difficulties stemmed from a new accounting procedure which disallowed income tax payments as part of operating expenses.

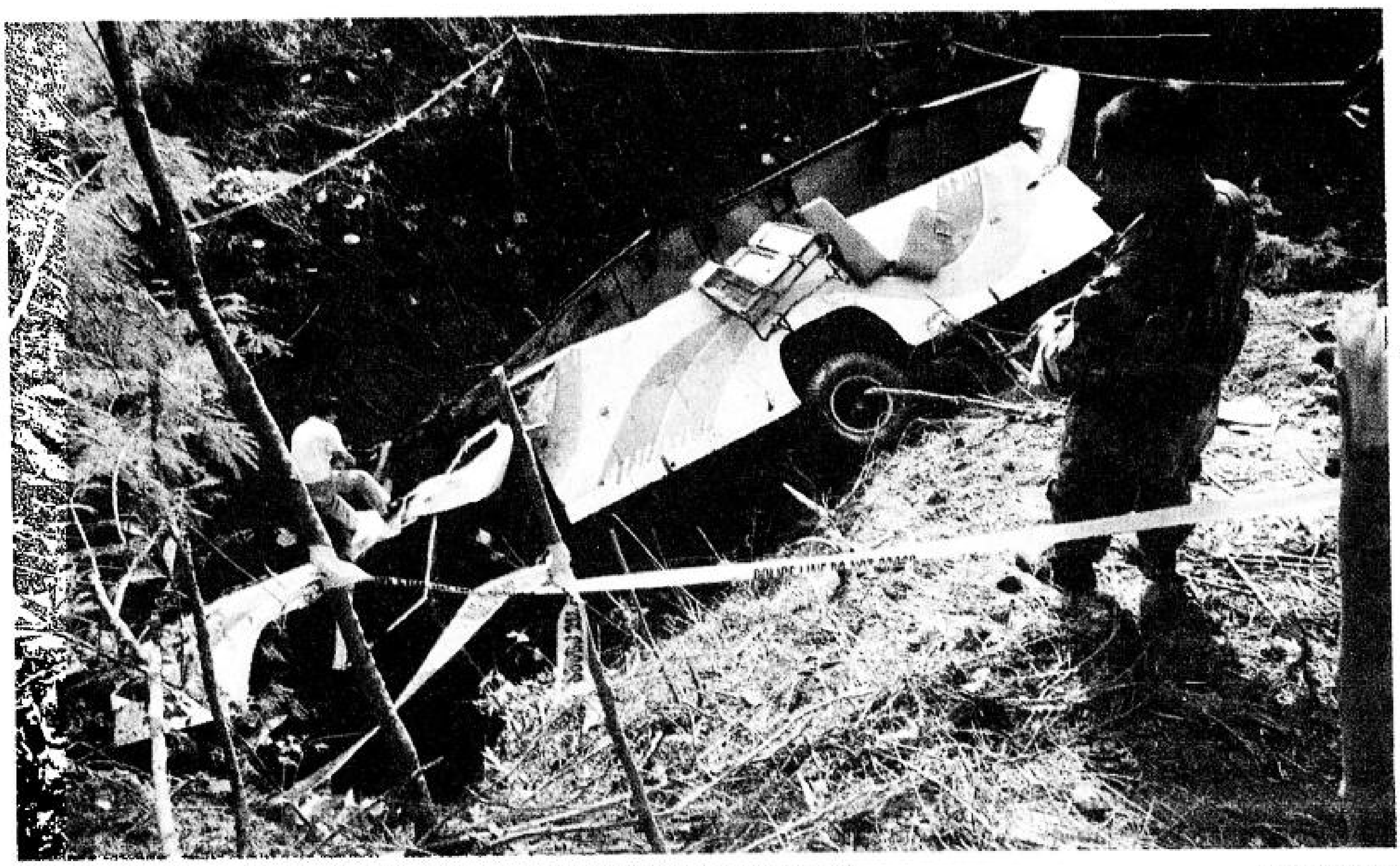
This new method, applied by the Energy Regulatory Commission, was the basis of the Supreme Court decision ordering Meralco to refund "excess" electricity charges to its more than 3 million consumers.

The head-on collision sprang from the takeover proposal, contained in a draft memorandum of agreement dated Nov. 12 and faxed to Meralco by Finance Secretary Jose Isidro Camacho.

Foreshadowing the Lopez family's resistance to the plan, Eugenio "Gabby" Lopez III, chief executive officer of ABS-CBN, rang Camacho to say, "We are not going to dignify this with an answer."

The collision has created complications for the administration's ef-

GOV'T/ A20



THE ENGINE at the back of the bus hurtled forward, pinning passengers to their death.

DENNIS SABANGAN

33 crushed to death as bus plunges into ravine in Quezon

SCENE OF ACCI
Tagkawayan
QUEZON

INQMAP: ARODRIGUEZ

By Delfin T. Mallari Jr.
PDI Southern Luzon Bureau

LUCENA CITY—Moments before the Bicol-bound bus plunged down the 30-foot ravine, passenger Freddie de Vida managed to ask the driver why the brakes weren't working. The shaken driver did not answer.

Hours after the 1 a.m. accident, the lead police investigator confessed to the INQUIRER that the terrain was so rugged, and the darkness so deep, that he accidentally stepped on two severed heads.

The gruesome detail captured the horror of yet another bus accident, which this time claimed the lives of 33 people, including the driver. At least six survived.

The accident happened on Quirino highway in Quezon province, near Barangay San Vicente in the mountain town of Tagkawayan, about 278 km south of Manila. Apparently, the ill-fated Falcon Bus Liners vehicle bear-

33 CRUSHED/ A18

Joker takes up cudgels for firm

By Carlito Pablo
and Rocky Nazareno

THE NAMES of some of the country's illustrious businessmen have already been dangled before it, but Manila Electric Co. refuses to bite.

Meralco president Jesus Francisco yesterday said it was "very, very difficult" to accept Malacañang's proposal for the government to take over the management of the country's largest distributor.

Asked whether Meralco's management was going to government hands, Francisco said: "*Palagay ko, hindi naman ho siguro* (I believe that's not going to happen)."

The power firm, the country's second largest company in terms of revenue, once again drew support from maverick administration solon Sen. Joker Arroyo.

The government proposal to take over Meralco's management was nothing but "crass opportunism and subtle arm-twisting," Arroyo said in a press statement.

It was not a solution to the utility's problems, he said, but rather "privatization in reverse without government investing anything but investing the President with the power to favor chosen ones

MERALCO/ A18

Priests maintaining mistresses 'just tip of iceberg'

By Ma. Ceres O. Doyo

(Last of two parts)

SEXUAL abuse and violence committed by diocesan and religious clergy—such as rape and molestation of minors—was the focus of the Research Committee of the Women and Gender Commission of the Association of Major Religious Superiors of Women in the Philippines (AMRSWP).

But the committee also managed to gather information about priests in consensual relationships.

A bishop said this might be just the "tip of the iceberg."

The committee learned that in the Archdiocese of Jaro, Iloilo, for instance, many priests had longstanding affairs with women.

"(These) priests keep their families in the parish convents," the report said. "People tend to accept (the practice) since they are good priests and are (competently carrying out) their duties." Cited in the report was a certain priest who had a child and remained active in the ministry, a case confirmed by church members.

"In the Diocese of Sorsogon, two priests are known to be supporting their children," the report continued, "(and) present statistics on the Borongan clergy (shows that) 15 percent have children."

Likewise, old dioceses like Malolos and Dipolog were found to have had "a number" of par-

PRIESTS/ A18

Mark says Nani wanted names of Erap financiers

JIMENEZ relaxes at his Forbes Park home where, according to him, Perez called him an "SOB."

ERNIE U. SARMIENTO

By Juliet Javellana
and Michael Lim Ubac

IT WAS a visit he could not forget. Manila Rep. Mark Jimenez said over the weekend that Justice Secretary Hernando Perez had come to his house last year to ask him to do something "illegal." When Jimenez refused, he said Perez then cursed him in front of his family.

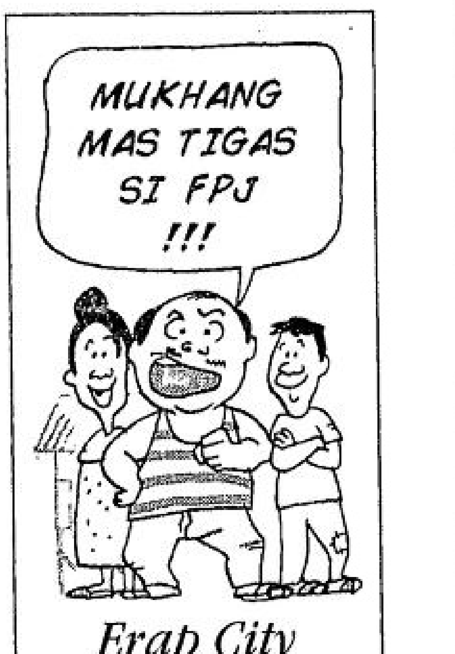
To back his claim, against the man his former employee and close colleague Rep. Willie Villarama tagged as the "million-dollar man" in the Cabinet, Jimenez offered the testimony of three witnesses: his governess, his security guard and his chef.

But Perez, in a phone interview from Bangkok, said Jimenez's revelations were filled with half-truths and half-lies.

"It's true that I got mad at him but it's not because of the things that he said were illegal. Rather, (it was because of) his failure to fulfill his promise to produce damning evidence against Erap," he stressed.

Perez said he had visited Jimenez in his Forbes Park residence several times, in the company of Chief State Prosecutor Jovencito Zuño and then Senior State Prosecutor Philip

MARK A18


MUKHANG MAS TIGAS SI FPJ !!!

Erap City likes 'Da King' more than Ping

By Christian V. Esguerra

SORRY, Ping; it's still "Da King."

Men and women who risked life and limb at "Edsa Tres" want Fernando Poe Jr., not Sen. Panfilo "Ping" Lacson, to be the next Philippine president.

"With Ronnie as president, it would seem like Erap didn't leave Malacañang at all," Jun Dauz, chair of Barangay San Lorenzo Ruiz—or "Erap City"—in Taytay town, told the INQUIRER yesterday.

ERAP/ A7

PHILIPPINE DAILY INQUIRER
MONDAY, NOVEMBER 25, 2002
E-mail: pr_news@inquirer.com.ph

Second FRONTPAGE

WEATHER FORECAST

FORECAST: Northern and Eastern Luzon and Palawan will experience mostly cloudy skies with scattered rainshowers. The rest of the country will have partly cloudy to cloudy skies with isolated rainshowers.

SOURCE: PAGASA

COMPILED BY: RAY LEYESA, PDI RESEARCH/11/25/02

Metro Manila	Partly Cloudy	Iloilo/Bacolod	Partly Cloudy
Baguio	Cloudy with Rains	Roxas	Partly Cloudy
Tuguegarao	Cloudy with Rains	Cebu	Partly Cloudy
Laoag	Cloudy with Rains	Tacloban	Cloudy with Rains
Clark Zone	Partly Cloudy	Gen. Santos	Partly Cloudy
Tagaytay	Partly Cloudy	Zamboanga	Partly Cloudy
Legazpi	Cloudy with Rains	Cagayan de Oro	Partly Cloudy
Calapan	Partly Cloudy	Davao	Partly Cloudy

Gov't, MILF peace talks on track–Ermita

By Carlito Pablo

THE GOVERNMENT and the secessionist Moro Islamic Liberation are all set to finalize the draft of a proposed final peace agreement before yearend, according to Eduardo Ermita, Presidential adviser for the peace process.

In an interview over RMN radio, Ermita said the technical working groups of the two sides would be meeting on Nov. 27, which would then pave the way for the draft to be presented before the Cabinet Oversight Committee.

"Perhaps within a month's time, we'll just hear that formal peace talks with the MILF will resume in Kuala Lumpur (Malaysia)," Ermita said.

Ermita said the government panel is now finalizing its version of the peace agreement, which would then go to the MILF for their counter-proposals.

Ermita said the one thing that was going for the peace negotiations with the Moro rebels was the existence of a ceasefire agreement with the MILF, unlike with the communist rebels represented by the underground National Democratic Front.

"What is good with the MILF is that they have declared a suspension of military activities against the Armed Forces and we have also done the same," Ermita said.

President Macapagal-Arroyo last year suspended peace talks with the communists after the New People's Army, the armed wing of the Communist Party of the Philippines, assassinated two members of the House of Representatives.

Ceasefire

In the same radio interview, Ermita said the government may still declare a unilateral ceasefire with the communist rebels for the Christmas holidays despite the group being tagged a terrorist organization by the US and European governments.

"It has been the tradition during Christmas which is a season of peace," he said.

However, police and military personnel would remain on heightened alert to thwart possible attacks by the NPA.

"We won't take it for granted that the rebels will not attack," Ermita said. "As long as the government has enemies, our soldiers and policemen will remain on alert." *With a report from AFP*

Noli said to be GMA choice for veep in '04

MALACAÑANG has picked Sen. Noli de Castro to be President Macapagal-Arroyo's running mate in 2004, the INQUIRER has learned from a reliable source.

The source said Malacañang decided on De Castro after a recent survey showed the broadcaster-turned-politician would win the vice presidency because of his high public approval ratings.

The source, a legislator and ex-broadcaster like De Castro, said other "vice presidentiables" like Senate President Franklin Drilon have agreed to step aside and endorse De Castro as Ms Macapagal's running mate.

De Castro's favorable ratings would definitely add to the credibility of the Macapagal-Arroyo presidency, the source said.

"(De Castro) would draw in the vote of the masses. The President could surely use the mass appeal of De Castro during the elections," the source added. *Rocky Nazareno*

100% Brand New & Recon COPIERS
RICOH • Canon • Olivetti • Savin
P18,850. ONLY LIQUID TYPE ENLARGER / REDUCER BEST FOR BUSINESS
P14,999. ONLY POWDER TYPE FT 3330 For Personal Office Use
P30,500. ONLY BRAND NEW! FULL COLOR DIGITAL COPIER FOR OFFICE / COMM'L USE
SALE Guaranteed Big Savings!!! Katun TONERS & PARTS For Use in SHARP, MITA, CANON RISO, TOSHIBA, MINOLTA, ETC. Also Available: • Trade-in (Liquid / Powder Copier) • Repair of most Copier Brands • Ink for all Computer Printers
COPYTRADE® Copytrade Bldg. 550 M! Jhocson St. Sampaloc, Manila (Nr. NU)
Tels. 749-8155 to 56 781-3472 • 749-8216
Best Offer! Laminators / Fax Ringbinders / Cutters Riso / Gestetner Machines

CONBRACO PRODUCT U.S.A.
Water Level Gauge Valve
Hoist Control Valve
Pop Safety Relief Valve
Also available:
○ Fusible Plug
○ Ball Con Check Valve
○ Compression Gauge Cock
AN YIAC HARDWARE CO., INC.
827 T. ALONZO ST., STA. CRUZ, MANILA.
Tel.: 733-5775 • 733-5778 • 733-5876 • 733-5874 • 733-5779 • 733-5744/734-1890 TELEFAX: 733-5859 Fax: 733-5880
E-mail: anyiac@starnet.ph

Go With The Name You KNOW!
Study at VERNON TAPALLA'S
LAST CHANCE! 50% OFF
COMMUNICATIONS SPECIALISTS and THE WRITING INSTITUTE
• The Success & Confidence Building Program
• CP 1 On Speech Improvement, Effective Self-Presentations & Personality Development
• CP 2 On Grammar & Conversational English
• CP 3 On Public Speaking & Leadership Training
• WP 1 On Business & Technical Writing
PRIVATE TUTORING & CORPORATE TRAINING ARE AVAILABLE
MAKATI - 845-0886 / 753-1049
ALABANG - 753-1048

HONGKONG +1 NITE SHENZHEN From $ 215 FULL BOARD 4D/3N VIA PAL/CX
HKG+BKK From $ 439 DAILY DEPARTURE 5D/4N VIA THAI
BANGKOK From $ 258 4Days / 3Nites VIA PAL/TG/LH
BKK+PATTAYA From $ 298 TUE/WED/THUR/FRI DEP. 4D/3N VIA PAL/TG/LH
BKK+SAIGON From $ 419 DAILY DEPARTURE 5D/4N VIA TG
SINGAPORE From $ 290 DAILY DEPARTURE 4D/3N VIA PAL/SQ
SIN+BKK From $ 399 DAILY DEP. 5Days / 4Nites VIA SQ/LH
SIN+BKK+HKG From $ 499 DAILY DEP. 7Days / 6Nites VIA CX
SIN+KUALA From $ 529 DAILY DEP. 5Days / 4Nites VIA SQ
SIN+MALAYSIA+INDONESIA (3 CITIES) From $ 365 DAILY DEP. 4Days / 3Nites VIA SQ/PAL
KUALA LUMPUR From $ 410 4D/3N VIA MH - MON / WED / FRI / SAT DEPARTURE
MACAU From $ 213 TUES/SAT DEP. 4D/3N VIA AIR MACAU
SAIGON From $ 273 3D/2N VIA PAL - EVERY TUESDAY/THURSDAY/SATURDAY DER
TAIPEI From $ 459 3D/2N VIA PAL - DAILY DEPARTURE
SEOUL From $ 568 4D/3N VIA PAL - DAILY DEPARTURE
BEIJING From $ 539 6Days / 5Nites VIA PAL/CX
SHANGHAI From $ 449 5Days / 4Nites VIA PAL/CX
GUAM From $ 329 3D/2N VIA PAL M/W/F DEPARTURE
All major credit cards are accepted. We offer 3/6/12 Months installment plans.
Las Palmas TOURS AND TRAVEL
MANILA OFFICE Tel.# 400-5916 TO 19 • 5237786 • 5237797 • 523-6610 • 5255107 • 5236402 • 5236884 • 5236836 • 5239451
MAKATI OFFICE Tel.# 8401363 to 65 • 8171223 810-0107 to 08 • 810-0226 to 27
MEMBER PTAA IATA
PROVINCIAL BOOKING AGENTS
ANGELES PAMPANGA Tel.# (045)3227178 • 8885621
SAN FERNANDO PAMPANGA Tel.# (045) 9615339 • 8600305
CAVITE Tel.# (046) 419-2785 • (046) 419-1248
ILOILO Tel.# (033) 336-2858 • (033) 337-9723
WEBSITE: www.laspalmastours.com

LAFAYETTE PHARMACEUTICAL LABORATORIES, INC.
"Quality is our Best Policy"
QUALITY GENERICS AT VERY COMPETITIVE PRICES
We Welcome Distributors, Wholesalers and Retailers Nationwide
FOR INQUIRIES PLS. CALL
LAFAYETTE PHARMACEUTICALS
#132 13th Avenue Cubao, Q.C.
Tel.No.: 437-5139 / 913-3724
911 - 7292 / Telefax: 913-3723
Cell No.:0917-893-4521

3D HKG at it's BEST! $198
7D Beijing/Shanghai De Luxe Tour via PAL Marco Polo Hotel $795
4D BANGKOK $228
10D Canton/Zhuhal/Macau/Shenzhen/Hkg Fullboard $268
6D Bangkok/ Pattaya Fullboard $288
4D SINGAPORE $328
4D Singapore/ Malaysia/ Indonesia $368
10D Canton/Shenzhen/ Bangkok/Pattaya/ Hongkong $398
4D SHANGHAI $450
10D Beijing/Shanghai $548
8D Mystical INDIA Deluxe Tour visit TajMahal Fullboard 5 Star Hotel w/ 1 night Bangkok
PROMO FARES TO. Hongkong $165 Bangkok 200 Singapore 238 Shanghai 315 Seoul 346 Tokyo 395 Sydney 439 Los Angeles 680 San Francisco 680 New York 725 Vancouver 735 Europe 820 Toronto 808
UNION TRAVEL & TOURS 525-3034/45/39 524-8609 or 10 524-3943 or 44
E-mail umontours@enstern.com.ph PTAA TA-326
7D Soutwest China-Kunming-Dali-Lijiang Tour - Dec. 22 - 28
7D Souteast China-Snow Festival & Ice Lantern - Dec. 21 - 27

HONGKONG $215
SINGAPORE $303
BANGKOK $255
LEO xHONGKONG $460
VIRGO xSINGAPORE $460
STAR CRUISES
TICKET ONLY:
HONGKONG US$ 180 KUALA US$ 392 HONOLULU US$ 628
BANGKOK 210 TAIPEI 295 LAX/SFC 675
SINGAPORE 235 XIAMEN 268 NEW YORK 732
OSAKA 380 JAKARTA 358 VANCOUVER 756
TOKYO 395 SAIGON 238 SYDNEY 448
SEOUL 362 EUROPE 735
SEE YOUR TRAVEL AGENT OR CALL:
MAGELLAN WORLD TRAVEL, INC. PTAA
TELS:522-4321 * 521-9381 *526-5652 to 53 *522-4809 to11 Fax# 521-0190 * 526-5658

PACKAGE PROMO
ISRAEL PILGRIMAGE US$ 1,550
SHANGHAI FULLBOARD US$ 399
HONGKONG PKG $215
SINGAPORE PKG $295
BANGKOK PKG $235
MACAU PACKAGE $208
GUAM PACKAGE $415
AUSTRALIA PACKAGE $543
CHIANGMAI PACKAGE $365
SAIPAN PACKAGE $460
KUALA PACKAGE $385
TICKET ONLY
HONGKONG $170
SINGAPORE $230
BANGKOK $210
EASTCOAST $725
WESTCOAST $665
VANCOUVER $740
EUROPE $750
AUSTRALIA $440
BORACAY Php 5,845
PALAWAN Php 5,802
CEBU Php 4,947
We are open Mon-Sat 9am-6pm
Discount of $50 for West and East Coast via Northwest
PATISSE INT'L TRAVEL & TOURS
TEL. 4007701 / 4007702 / 5236954 / 4007705
Cell # : 0917-5204012 / 0917-8141658
E-mail : patisse2000@edsamail.com.ph

Best Line of Security & Telephone Systems at Popular Prices!
Panasonic PABX Authorized Sub- Dealer
Brand New with Warranty
Main Control Unit (308) P15,500
Available (6) Tel. Lines by (16/24) Locals (12) Tel. Lines by (64) Locals
CCTV MONITORING SYSTEM
PACKAGE P12,000 • Monitor • Lens • Camera • Bracket FREE INSTALLATION 20 Meters Cable
B&W DOME CAMERA P3,800
NTTC TELECOM PRODUCTS
532-2008 / 532-2019
Cell. No. 0919-2706042
www.ntt-com.com

BEST VALUE TOUR PACKAGES
HONGKONG 4 Days w/ 1N Shenzhen PAL Full Board Meals $215
4D HOLIDAY INN via PAL/CX $290
BANGKOK 4 Days KU $215 PAL/LH/TG $245
MACAU 4 Days via Air Macau $208
via Cathay Pacific: HKG/BANGKOK 7D $390 · HKG/SINGAPORE 7D $443 · HKG/BANGKOK/SIN 10D $499
via Thai Airways: BKK/SINGAPORE 7D $415 · BKK/KUALA 7D $463 · BKK/SAIGON 6D $466
Singapore 4 Days Royal Peacock $ 285
Singapore/Malaysia/Indonesia 4 days $ 349
Saigon Marco Polo 3D $305 · Kuala 4 Days $375
Taipei 4 Days $458 · Seoul 4 Days $540
Guam 3Days $349 · Australia 4Days $515
BUDGET AIR FARES (OW RT)
Hongkong 110 168 · Tokyo 275 385 · LAX/SFO 435 660
Macau 110 145 · Osaka 265 340 · BOS/WAS 525 720
Bangkok 160 200 · Nagoya 275 485 · New York 460 720
Singapore 190 220 · Seoul 190 310 · New Jersey 505 828
Shanghai 265 345 · Saigon 245 229 · Vancouver 470 735
Taipei 180 284 · Chicago 505 835 · Toronto 540 802
K. Lumpur 235 300 · Honolulu 440 615 · Australia 340 435
Jakarta [illegible] · Guam 378 805 · Lon/Fra 396 [illegible]
TRANSNATIONAL TRAVEL & TOURS, INC.
MAKATI: 753-3388 / 3005 / 1121 • 817-1566 / 1571 • 894-0974
Fax: 753-5588 • E-mail: tnt_anee@abacus.com.ph
Text your queries to (0917) 791-8236 / (0920)3056427
MANDALUYONG: 531-0212 • 747-1275 • 747-3296 • 747-1284
Website: www.transnatl.com

Why visit the same old vacation spots when there's NEXUS?
luxurious spa · world class resort · great golf course · beautiful beach
only US $385 per person
CLIP THIS AD AND AVAIL OF A $10 DISCOUNT. OFFER VALID UNTIL DEC. 15, 2002.
INQUIRE AND BOOK WITH: Phone# Fax#
Asia International Travel 8124464 8671913
Brunesia Travel 6870731-3067 6870722
Cordyn Tours & Travel 8122610 8120313
Globetrotters, Inc. (Travel & Tours) 5262561-63 5264147
Marvels of Travel 8090202-0301 8097219
Philippine Moneyshop Corporation 8871785-3361 8431170
Philippine Travel Bureau, Inc. 5264996 5264998
Philippine World Travel 8920441-48 8183662
Philsean Travel & Tours, Inc. 8166486-91 8937742
The Travel Specialist Ventures 4342104-4090 9216596
or visit our website at www.nexusresort.com
Major credit cards accepted
Ask about our Fly Now, Pay Later Plan
• Roundtrip airfare via malaysia
• 3 nights deluxe accommodation at our Oceanville rooms
• Daily buffet breakfast and use of resort facilities
• Roundtrip transfers
Or call and ask about our speical Golf Package
Twin Sharing US$489
Triple Sharing US$475
SABAH nexus KARAMBUNAI

Php 34,950.00
It is everything that a desktop is and much, much MORE! Enjoy Mobility, Style, Value, Performance, and Individuality.
• VIA C3 1 Giga Pro Processor (700MHz)
• 128MB SDRAM (Upgradable to 512MB)
• 1.44MB Floppy Drive (External USB)
• 64 MB Integrated 3D Grafix (Shared Memory)
• 56K Internal Modem
• 10GB Hard Disk Drive
• 13.3" XGA TFT LCD
• Internal Stereo Speakers
• 24x CD-ROM Drive
• AC '97 3D Audio Card
• 10/100 Mbps LAN
• TouchPad (2 Click Buttons)
• 4 USB, 1 Serial, 1 Parallel, 1IrDA Port
• 1VGA, 1 S-Video
• 320x260x39mm (WxLxH)
• Less than 6 lbs
ECS Desknote A900 The Ultimate Portable Desktop
BUNDLED PRICE of Sony VPL-PS10 and Desknote A900 with Epson C41UX Printer and Laser Pointer Now for only P221,000!
Sony VPLPX15/PX11/PS10 Php 195,000.00
Sony Presents 3 Compact, Versatile, Precise, & Stylish ways to enhance your presentation effectiveness. The VPL-PX15, PX11, and PS10 are the new line of portable projectors from Sony that provides the resolution, brightness, and flexibility you need for your presentation to be perfect. The VPL-PX15 and PX11 provide an outstanding brightness of 2000 ANSI lumens with true XGA resolution, while the VL-PS10 provides 1500 ANSI lumens with SVGA resolution for excellent image projection. With the VPL-PX15, Sony brings networking capability to portable projectors – it is the first projector from Sony to provide wireless Peer to Peer (Ad-hoc) networking, offering a whole new style for smart, cable-less meetings in you company.
TQM TOTAL QUALITY MACHINES engine your business
HEAD OFFICE: G/F #704 P. Ocampo Sr. St. (formerly Vito Cruz), Malate, Manila, Phils 1004
Tel: (632) 5264503 · 4002306 to 10 Fax: (632) 5363241
Email: sales@TQM.com.ph Website: http://www.TQM.com.ph

REMOTE SURVEILLANCE & SECURITY SYSTEM
Monitor Your Place At Anytime, From Anywhere!
i-view
Distributors HUACOM GROUP, INC.
G/F Landsdale Tower, Unit 23, #87 Mother Ignacia St., Quezon City, Philippines
Tel: 372-9324 • 371-7476 371-2368 • 372-6712 372-9325 • 372-6827 loc. 121-124 • Fax: 372-9074
Text: (0916) 444-4499 • (0918) 522-2111 •
e-mail: i-view@huacom.com

Upgrade Your PHONE... Improve Your BUSINESS!
also provides 2,3,4-line phones PABX/key telephone • Fashion Phone • Speaker Phone • Hands-free • Ear Phone • 4-line phone/with Built-in Intercom • Interphone/for 6, 8 or 10 Extension
Call for FREE DEMO!
Ever-Tel EVERTEL PHILS. CORP.
Tel. #: 718-7978 • 718-8107 • 718-3867 • 718-8122
We Welcome DEALERS
Prices from P2,000 up to P3,800 Works like PABX

COPYSTAR OFFICE AUTOMATION
Introducing CLEAR POWDER COPIER
RECONDITIONED
AMAZING 3- IN -1 COPIER • PRINTER • SCANNER
RICOH FT 3113 for only P15,000
BRAND NEW Canon MPC 400 P30,500
COMES WITH A DIGITAL CAMERA
LAMINATOR P3,800 · THERMAL BINDER P8,500 · RING BINDER P8,000
Other copiers also available: FT 3320, FT 3013, FT 3313 FT 4415, FT 4418, FT 4220
SALES: 899-7101 up to 04 / 899-7045 • 899-7075 to 76 • 899-7023
MAIN OFFICE: COPYSTAR Bldg. 948 J. P. Rizal Ave., near cor. Makati Ave., Makati City • Fax: 895-7802
CEBU OFFICE: 178 Sanslangko St., Cebu City ☎ 255-0504 • 256-3368 to 69
PAMPANGA: McArthur Hi-way, Dolores San. Fdo. ☎ 963-5055 to 56 • Fax: 963-5059 • Digitel: 860-0383

Nothing secret about MLSA, Palace insists

NO SECRECY was involved in the signing of the controversial Military Logistics Support Agreement with the United States which has sparked widespread protests, Press Secretary Ignacio Bunye said yesterday.

The full text of the MLSA has already been transmitted to members of the Senate and the House of Representatives as a matter of courtesy, Bunye said.

He said negotiations for the MLSA had been protracted over the last year to allow amendments in the final text raised by other officials.

Nationalist groups have assailed the defense department for allegedly negotiating the deal in secret with the US government without public debate or the concurrence of the Senate.

Bunye said Foreign Secretary Blas Ople would be asked to arrange another briefing with senators on the MLSA.

The pact did not have the Senate's approval, but was a low-level executive agreement that embodies a "set of accounting and administrative procedures to facilitate reciprocal exchanges of supply," Bunye said.

Yesterday, Danilo Vizmanos, a former Navy captain, said the military would be getting nothing but "junk" from the US under the agreement.

Vizmanos, a former Armed Forces inspector general who is now spokesperson of the US Troops Out Now Alliance, said there was nothing in the agreement that explicitly provided for actual US military aid.

He said the agreement merely stated that the US would exert "best efforts" to satisfy requests for supplies and services. *AFP with Martin P. Marfil, Gerald G. Lacuarta and Delfin T. Mallari Jr.*

Red Cross gets ready for more attacks

THE INTERNATIONAL Red Cross and Red Crescent Societies in the Asia-Pacific region are bracing for emergency disaster situations in countries that are vulnerable to terrorist attacks and those that are involved in the anti-terrorism campaign.

Jacques Forster, vice president of the International Committee of the Red Cross, said yesterday the different Red Cross societies in Asia and the Red Crescent Societies in the Middle East have been training communities to handle emergencies that may arise from the conflicts.

In a press conference at the Manila Hotel, Forster said the Red Cross' capacity to react should be enhanced in the face of the looming US-led attack on Iraq and the attacks by Muslim extremist groups on Western targets.

"We're hoping that it would not be necessary but we are prepared for a deterioration of the situation (in the Middle East and Asia)," Forster said.

Manila is hosting the 6th Asia-Pacific Conference of the Red Cross on Nov. 24-28 at the Manila Hotel. On top of the agenda are population movement, disasters and the control of the human immunodeficiency virus (HIV) in the region. *Blanche S. Rivera*

☑ VIRUS REMOVAL WITHOUT REFORMATTING YOUR HARDDISK
☑ ADDITIONAL ONE MONTH FREE FOR ONE-YEAR MAINTENANCE CONTRACTS
SERVICE HOTLINE 303-8888
PCMed COMPUTER TECHNICIANS
- ON-SITE
- FAST
- EXPERIENCED
- GUARANTEED
- AFFORDABLE

FREE PAYROLL
E-DINER for restaurants
INVOICE for stores/supermarkets
BILLING for consultants/lawyers
...and more at www.iris.com.ph
fast, easy, accurate, new 2002 technology
cut costs, be competitive. try it. no obligations
IRIS DATABANK T: 932-3669; 931-8266
we can computerize ANY kind of business

WE SELL / RENT
EXHIBIT & PROMO SYSTEMS
"Top of the line" kit
MADE IN SWEDEN
TRANSAD ADVERTISING INC.
1015 Zobel Roxas St., Makati City
Tels: 522-7644 / 400-9987 Tel/Fax: 831-4374

HEAVY DUTY BALL VALVES
WaterCare
HIGH QUALITY STAINLESS STEEL BAR BODY
½" P249.75
¾" P349.75
1" P449.75
NOW AVAILABLE
SM ACE HARDWARE (MEGAMALL, SOUTHMALL, BACOOR, FAIRVIEW, CUBAO, MANILA, SUCAT, PAMPANGA, CEBU, ILOILO, DAVAO, FESTIVAL MALL)
SM HARDWARE WORKSHOP (SM CITY MAIN & ANNEX, QUIAPO, MANILA, HARRISON, MAKATI, CENTERPOINT)
ALSO AVAILABLE AT ALL WATERCARE SALES OFFICES SM MEGAMALL, SM SOUTHMALL, SM CITY CEBU, MC ORTIGAS, MC MAKATI
FOR VOLUME ORDER PLEASE CALL SOL TEL # 716-6998

Fond Memories To Last!
DVD VIDEO Now Available
We'll transfer them from Beta, VHS, Video 8, Mini-DV & 8mm reels
For special occasions like weddings, baptisms and birthdays.
To VIDEO CD
IDEAL WORKS ☎ 892-9073 to 77

traveling in appreciation of GOD's beautiful & bountiful creations
4 Days HONG KONG w/ SHENZHEN US$ 282.00
4 Days SINGAPORE US$ 380.00
4 Days BANGKOK US$ 346.00
4 Days HONG KONG w/ 1 Night SHENZEN w/ 2 Days Full Board US$ 288.00 (Validity Dec. 1 - 7)
3 Days Boracay P 7,185.00 w/ Round Trip Airfare
PIRKKO & TROYTOURS, INC.
TA LICENSE # 000043
U-210 City & Land Mega Plaza, (2nd flr PARKING LEVEL) ADB Ave., cor. Garnet St., Ortigas Center, Pasig City
Tels 688-8658 • 688-8846 • 687-2694 Fax 688-8846
E-mail troytour@info.com.ph

EARLY CHRISTMAS PROMO PACKAGE
HONG KONG $235 $225 $220
BANGKOK $225 $235 $240
SINGAPORE $300 $295 $290
SINGAPORE MALAYSIA INDONESIA $345
BUDGET FARES

HONGKONG	$ 173	HONOLULU	$ 675
BANGKOK	$ 205	AUSTRALIA	$ 565
SINGAPORE	$ 234	NEW YORK	$ 795
VANCOUVER	$ 740	NAGOYA	$ 446
OSAKA	$ 380	TAIPEI	$ 290
TOKYO	$ 395	SEOUL	$ 396
LAX/SFO	$ 742	TORONTO	$ 802

BANGKOK PATTAYA $298
HONGKONG X'MAS BLOCKINGS DEC. 26-29 DEC. 27-30
BANGKOK + RAYONG + PATTAYA $300
SANS TRAVEL & TOURS
TEL.# 4395749/4388227/4395760/9130508/9130560
CELL. 0917-8919780, 0917-4743362, 0917-4510263
E-MAIL:sans_trvl@pacific.net.ph URDANETA:075.5683655

MAGICAL JOURNEYS
FOR ALL AGES

HONG KONG/ SHENZHEN $189	BANGKOK $230	SINGAPORE $285	BANGKOK PATTAYA $295	MACAU $208
SAIGON $268	KUALA LUMPUR $375	SINGAPORE MALAYSIA INDONESIA $345	HONGKONG SINGAPORE BANGKOK $495	BRUNEI $335
SINGAPORE/ BANGKOK $395	GUAM $325	HONGKONG BANGKOK $435	BANGKOK SAIGON $415	AUSTRALIA $545

BUDGET FARES

LOS ANGELES	-$670
SAN FRANCISCO	-$670
HONOLULU	-$620
NEW YORK	-$795
NEWARK	-$795
CHICAGO	-$795
WASHINGTON	-$795
VANCOUVER	-$740
TORONTO	-$808
SYDNEY/MELBOURNE	-$440
HONGKONG	-$185
BANGKOK	-$220
SINGAPORE	-$220
TOKYO	-$395

LOCAL TOURS

BORACAY	P5,945
PALAWAN	P5,300
CEBU	P4,408
BACOLOD	P4,015
DAVAO	P5,055

30 DAYS ADVANCE PURCHASE
FARES & OTHER PACKAGES ARE AVAILABLE UPON REQUEST
DOMESTIC TICKETS ARE ALSO AVAILABLE
DOLJUNTS INT'L TRAVEL & TOURS
Suite 1032 Citiland Mega Plaza Tower ADB Ave. Ortigas Complex, Pasig City
Tel. 6872808 • 6872984 • 6872836 • 6872739 • 6872818
Telefax: 6872808 MOBILE: (0919)682-6025 • (0920)789-3648
E-mail add: doljuntstravel@pacific.net.ph

KENSTAR Travel Corporation
BOOK NOW BEFORE IT'S OVER
A Merry December! ...Celebrate it with us!
4D3N HONGKONG
$400/GUANGDONG
$375/PANDA HOTEL
DEC. 27-30
$392 BP INT'L RAMADA
DECEMBER 26-29
SINGAPORE 4D3N
$516 SWISSOTEL 4 STAR HOTEL
DECEMBER 26-29
P17,800 4DAYS 3 NITES PALAWAN
BORACAY 3D2N
P13,000/SUPERIOR RM
P14,096/PREMIER RM
BORACAY GOLD CROWNE DECEMBER 26-28
AIRFARES ONLY

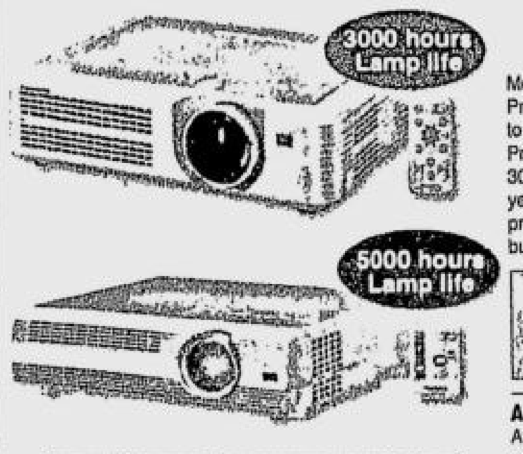
HONGKONG	$190
SINGAPORE	$280
BANGKOK	$250
TOKYO	$440
LAX/SFO	$770

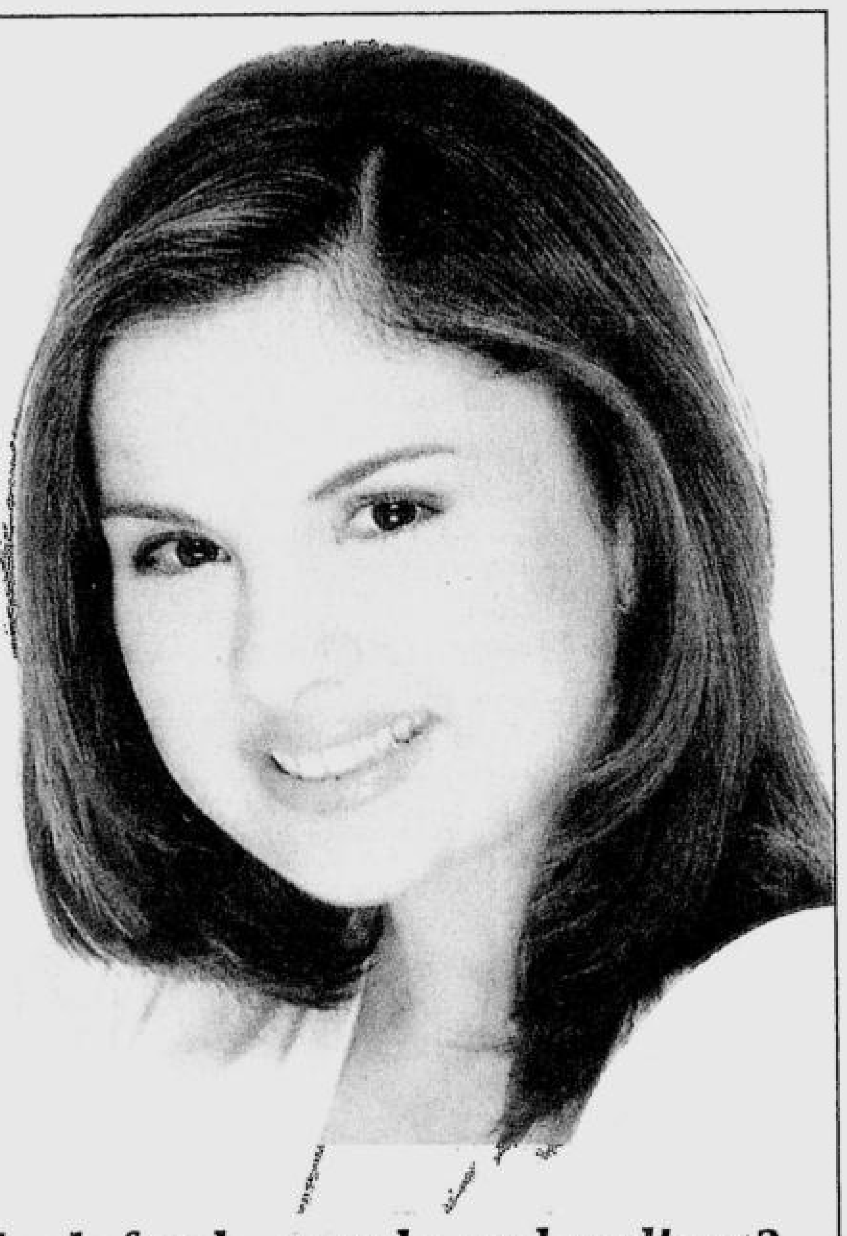
GLORIOUS CHINA
$648 / BEIJING $498 / SHANGHAI
$786 / BEIJING & SHANGHAI
European Winter Experience
$1450 SPANISH WINTER Departures: Nov. 30 - Dec.02/07/09
$ 1600 ALL ENGLAND WINTER Departures: Nov.29-Dec.06/08/13
$1370 ITALIAN WINTER Departures:- Dec.01/02/08
Kenstar Building 511 Alonzo St. Malate, Manila, 524 1211 to 16
kenstar@pacific.net.ph/www.kenstartravel.com

BEST
Quality.
Variety.
Affordability.
After-Sales Service.
ISO 9001 Certified
Commando 110 1900 PSI 3.3 KW P8,100
Power Sprayer Pump P2,900
Commando 90/30 90 BAR 2.5 HP P3,900
Commando 90/40 90 BAR 2.5 HP P4,900
Oxygen Water Filtration System Vacuum Cleaner w/Electronic Control P9,900
Agua Water Filtration System & Air Cleaner
WH Engine Driven
Super Foam P9,700
FREE DELIVERY within Metro Manila
With AFTER SALES SERVICE
Major Credit Cards Accepted. Deferred Payments Up To 24 Mos.
Exclusively Distributed by:
CLEANCITY COMMERCIAL INCORPORATED
MAIN OFFICE: 1851 M. OROSA ST., MALATE, MLA.
Tel. Nos.: 5244328 • 5240529 • 5245290
Nextel: 49888 • Globe: 0917-7896670
QUEZON CITY BRANCHES: 646 QUEZON AVE. Tel. 7490581 • 7493709
162 DEL MONTE AVE NR COR ROOSEVELT AVE Tel. 4101086 • 3724429

High precision technologies match with quality services.
Water disinfectant technologies
IODINATED RESINS
OZONATORS
ULTRA VIOLET WATER STERILIZERS
CHLORINATOR
Non-disinfectant water treatment technology
MULTI-MEDIA DEPTH FILTERS
WATER SOFTENERS
REVERSE OSMOSIS
FILTER CARTRIDGES & HOUSINGS
WaterCare® MARKETING (PHILS.)
Quality Is Our Guarantee.
Exclusive Distributor:
- Pentair (Ametek)
- Nimbus Water Systems (R.O.)
- Badger Meter
- R-Can UV Sterilizer
- Rusco
- Iodinated Resins

Inquire Now!
WaterCare Center 3933 L. Roces St. cor. Santol St., Sampaloc, Manila Tel. No. 716-6998 / 716-8078
Fax. No. (632) 716-0903 Email: watrcare@i-next.net
Also available at: SM Megamall 5/F Bldg. A Tel. #: 633-2510 / 20 • SM City Fairview UGF Tel. #: 417-6622 / 418-6024 • SM Southmall UGF Tel. #: 806-9393 • SM City Cebu LGF Tel. #: (032) 233-0252 • MC Homes Builders Makati Tel. #: 893-3070 Loc. 19 Telefax 812-6447 • MC Homes Builders Ortigas Tel. #: 638-5201 • Ace Hardware (nationwide) • Handyman Robinsons (Manila, Galleria & Iloilo) • True Value (Sta. Lucia, Shangri-la, Rockwell)
The One Stop Shop For All Your Treatment Needs.
For dealership please call 716-8080

We've got the Looooongest Lamp Life

3000 hours Lamp life
5000 hours Lamp life
Panasonic LCD Projectors
Most of the time Lamp Life is over looked by LCD Projector buyers when in fact it represents about 20% to even 30% of the cost of the projector. Panasonic LCD Projectors offer the longest lamp life in the industry. At 3000 and 5000 hours, you can be assured of years and years of wide screen enjoyment for successful presentations anytime, anywhere less the worry of a busted lamp.
Unique Features:
Unique index Window - allows user to split the screen into two to project two slides at the same time - found only in Panasonic.
Auto Set-up Feature
At a touch of a button, the perfect rectangular screen automatically adjusts to complete set up in 1.5 seconds. No need to adjust anything.
Specs: Two computer inputs, Component Video Inputs for DVD's, Short throw lens for bigger image at shorter distance, quiet lamp operation, card type remote control.
cosmotech Communications and Systems Company
Tels (632) 759-2484 UP TO 88, 759-2575 UP TO 73
100% Made in Japan


ANA ROCES
Actress
"Facial Care Centre takes good care of my skin with their Firming Facial Treatments. It thoroughly cleanses, nourishes, and rejuvenates my skin, keeping it clear and glowing all the time!"
"Does your skin look fresh, supple and radiant? Mine does! Thanks to Facial Care Centre!"
Be one of our satisfied clients.
Call Facial Care Centre NOW!
FREE 3 Firming Facials upon enrollment until November 30, 2002 only!
Facial care centre
Where Beautiful Skin Happens

MAKATI	ORTIGAS	QUEZON CITY	SHAW	ALABANG	BINONDO	CONGRESSIONAL	PAMPANGA	CEBU
816-1259	687-2196	372-6633	534-7701/02	842-1144	243-8138/39	920-7938	961-3404/08	233-7631
815-3121	687-2197	372-6634	717-0076	809-9583	243-8602	920-7992	860-2663/64	233-7633/35
815-3123	631-3007 • 631-3045	410-3709 • 410-3710		850-4577	243-9895	920-8064		

Per DTI-NCR Permit #4328 Series of 2002
MON. - FRI. (8 AM - 7 PM) / SAT. (8 AM - 5 PM)

Solon raps auction of smuggled veggies

By Cynthia D. Balana

SEN. RAMON Magsaysay yesterday warned the Bureau of Customs against pushing through with its scheduled auction of confiscated smuggled vegetables in its custody.

Magsaysay, chair of the Congressional Oversight Committee on Agriculture and Fisheries, issued the warning in the wake of reports that the BOC had scheduled the auction on Nov. 26-27.

"I am worried that after the auction, the smuggled vegetables could get into the hands of unscrupulous traders and eventually kill the local vegetable industry," he said.

Magsaysay said he wanted the BOC to condemn or destroy the confiscated vegetables as suggested by Customs Commissioner Antonio Bernardo during a recent Senate hearing.

He reminded the agency to stick to its "no redemption policy," saying the move will go a long way in curbing the rampant smuggling of vegetables.

The BOC has impounded 31 container vans of smuggled vegetables since the creation of a task force to go after the illegal imports. It plans to auction 26 vans of smuggled vegetables.

Last week, Magsaysay inspected the impounded vegetables. He later went to Malacañang to urge President Macapagal-Arroyo to look into the plight of local vegetable farmers and put a stop to the illegal importation of vegetables.

If shipping the vegetables back to their ports of origin would be expensive, the senator said the vegetables could be donated to the Department of Social Welfare and Development or the Department of National Defense for distribution to soldiers, particularly those in Mindanao.

Zambo mayor slain in Muntinlupa

VICE Mayor Perfecto Cebedo of Rizal town, Zamboanga del Norte, was gunned down in Muntinlupa City at 6 p.m. yesterday in front of his wife and children. City police chief Supt. Erasto Lim Sanchez said he suffered multiple gunshot wounds to the head and body. Cebedo's wife was hit in the foot and was in stable condition.

The victims were with their three children and driver in a Mitsubishi van when gunmen blocked their path at Civic and Corporate Avenues, Filinvest. Sanchez said the vice mayor got off the van and pleaded with the gunmen not to harm his family.

"Still they fired at him until they were sure he was dead, " Sanchez told the INQUIRER. The children and driver were unhurt. *Christian V. Esguerra*

PRE-HOLIDAY SALE
ORDER NOW: 5-15% volume order discnt.
OFFER GOOD UNTIL 11/30/02
T-STAND
FOR DROP DOWN BANNER
technosign2@edsamail.com.ph

- Assembles in 3 mins.
- Use with 1 or 2 banners.
- Indoor / Outdoor use.
- Retractable from 3 ft. to 6 ft. (std.) with optional ext'n. pole available for up to 9 ft.
- Portable.
- Fits in the trunk of your car.
- Also as holder for Overhead Projector Screen.

FREE CARRYING BAG

We also do:
large format printing, silkscreen banners, billboards, brass/stainless, flex, neon, acrylic, gondolas, etc..
Cleaning and servicing of signages

NOW ACCEPTING DEALERSHIP APPLICATION!
MFD. & DISTRIB. BY:
TECHNOSIGN CORPORATION
Tel. No.: 896-8305/06
MAKATI
PATENT PENDING

sanwa.
New Digital Multimeter
RD700
RD701
AVAILABLE IN ALL ELECTRONIC, ELECTRICAL AND HARDWARE SUPPLIES.

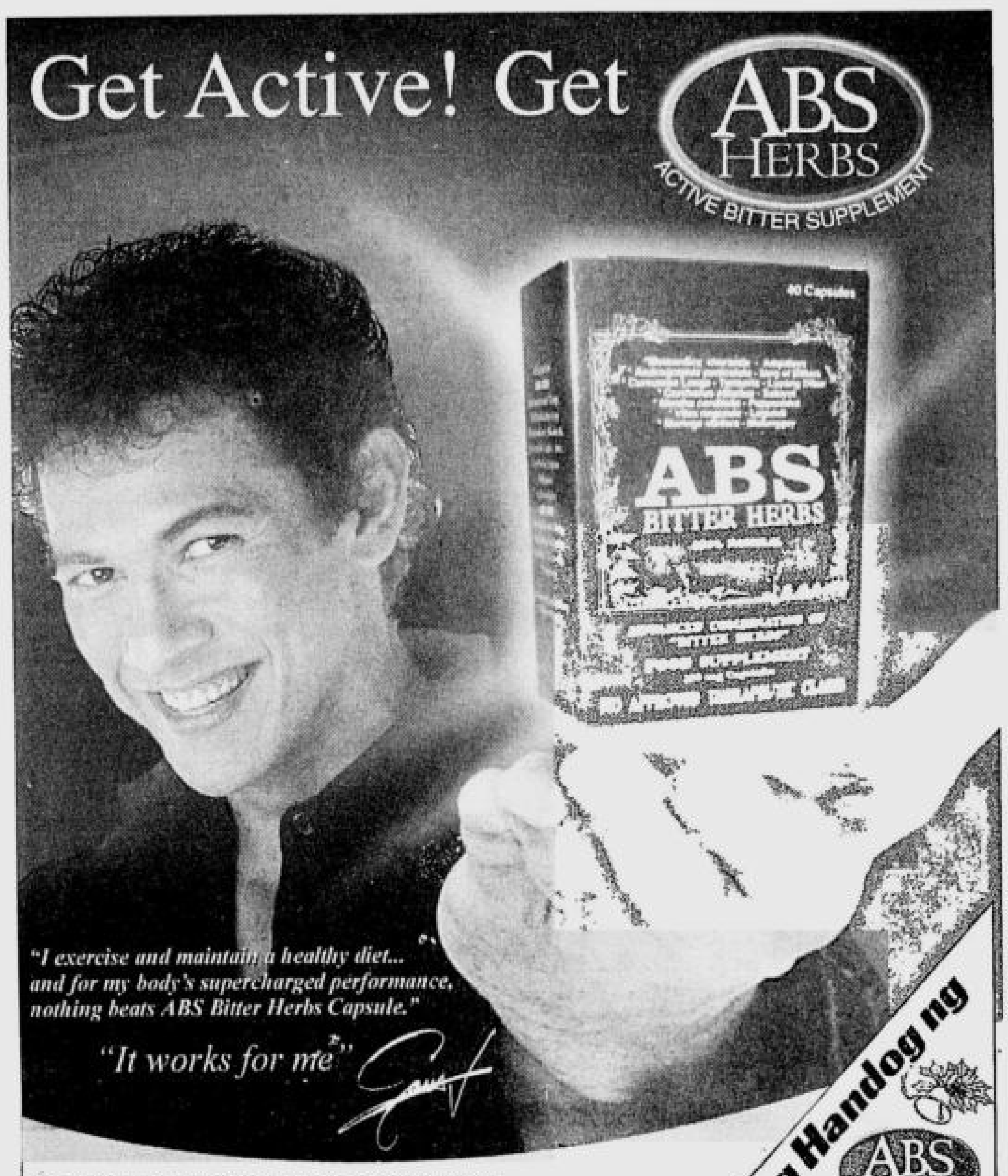
Function	Measuring Range
DCV	400m/4/40/400/1000V
ACV	400m/4/40/400/1000V
Ω	400/4k/40k/400k/4M/40MΩ
⊣⊢	500n/5μ/50μ/500μ/3000μF
Hz	50/500/5k/50k/500k/1MHz
TEMP	-20~300°C / -4~572°F

WILLING ENTERPRISES, INC.
115 Rentas cor. 375 Juan Luna, Binondo, Manila
Tels.: 242-5085 • 242-5084 Fax: 241-9306
e-mail address: willingent@edsamail.com.ph

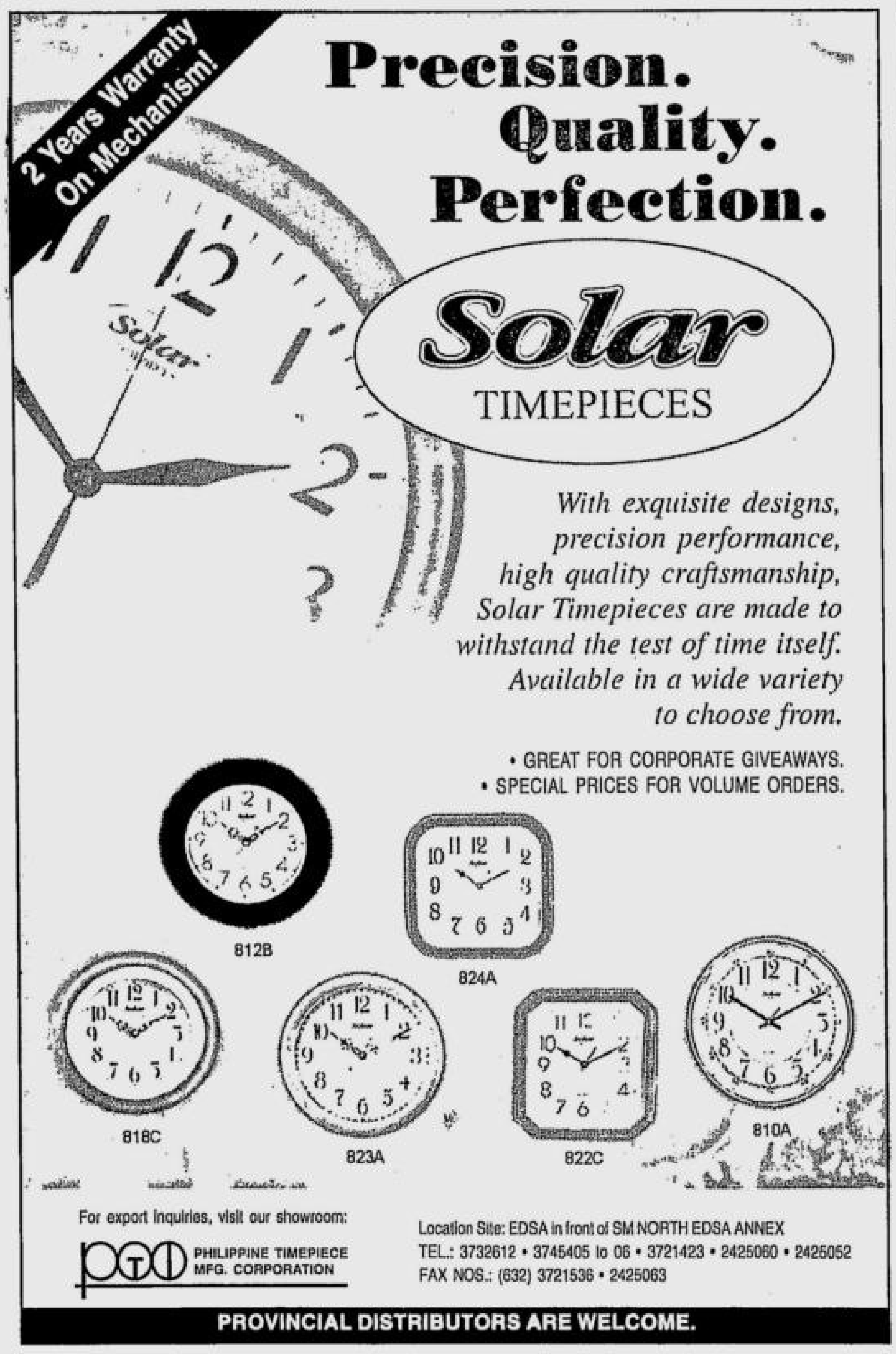
We CONSTRUCT ELEGANT HOUSE for only PHP 525,000 for LOT OWNERS w/ or w/o DOWNPAYMENT
CALL 6438927 / Txt 09173312287

HACIENDA STA. MONICA
Ayala Classic Farms
In cool Lipa City. Secured w/ perimeter wall & 24-hour guard posts, this 95-has project has 1st class amenities/facilities, w/ Mt. Malarayat view. Farm technology & skilled hands available for weekend farmers. Lot sizes:
Hacienda Lots : 4,500 - 6,500 Sqm
Farm Lots : 800 - 1,500 Sqm
(P 1,300 - 1,800/Sqm)
Call Ayala / LPHI In-House Sales
817-9650/9750 • 0919-8994322

CALLING ALL GRADUATES OF THE PWU HS CLASS OF 1952
RE: OUR GOLDEN JUBILEE CELEBRATION
ON TUESDAY/DEC. 17, 2002 AT 12 NOON
To be hosted by some of our classmates
PLEASE CONTACT REMY OR NARNIE
AT TEL: 633-1035, 633-1038



Get Active! Get ABS HERBS
ACTIVE BITTER SUPPLEMENT
"I exercise and maintain a healthy diet... and for my body's supercharged performance, nothing beats ABS Bitter Herbs Capsule."
"It works for me"
COMPLETE VEGETABLE SUPPLEMENT
Powered by AMPALAYA and six potent herbs and vegetables in capsule. ABS Herbs helps control blood sugar, detoxifies the body and boosts the immune system.
Effective Herbal Dietary Supplement against:
BODY TOXINS, ASTHMA, DIABETES, ARTHRITIS, HYPERTENSION, OBESITY, AGING
Pamaskong Handog ng ABS HERBS
Buy 2 boxes get FREE 10 capsules Worth P130.00
With FREE Pouch Bag
BFAD FR 24465
Available in all mercury drug & leading drugstores nationwide.
ABS GEN Herbs International Corporation • G/F Dordosalo Bldg., 80 Masikap Ext., Diliman, Q.C., Philippines
Telephones: (632) 926-3252, 925-9318, 925-4862 • Website: www.abs-herbs.com.



2 Years Warranty On Mechanism!
Precision. Quality. Perfection.
Solar TIMEPIECES
With exquisite designs, precision performance, high quality craftsmanship, Solar Timepieces are made to withstand the test of time itself. Available in a wide variety to choose from.
• GREAT FOR CORPORATE GIVEAWAYS.
• SPECIAL PRICES FOR VOLUME ORDERS.
812B 824A 818C 823A 822C 810A
For export inquiries, visit our showroom:
PTC PHILIPPINE TIMEPIECE MFG. CORPORATION
Location Site: EDSA in front of SM NORTH EDSA ANNEX
TEL.: 3732612 • 3745405 to 06 • 3721423 • 2425060 • 2425052
FAX NOS.: (632) 3721536 • 2425063
PROVINCIAL DISTRIBUTORS ARE WELCOME.

Wall Clock!!
We specialized in:
Personalized wall clock with Company logo, picture/name/message for:
Corporate Gift Item
Campaign Material
Product Promotion
Christmas Giveaways
WE ARE IN NEED OF SALES AGENTS
TAEJIN New name in WALLCLOCK
Tel.:838-2540
838-2541
838-4301 Loc. 3528
Telefax : 839-0384
#418 Celery Rd. FTI Complex, Taguig, Metro Manila

NOTICE AND WARNING

Notice is hereby given to the concerned parties and the general public that only SEACOM, INC., is the exclusive distributor of Mitsubishi Meiki gasoline engine with the tradename "Mitsubishi gasoline engine" by virtue of the exclusive agreement signed between Seacom, Inc. and Mitsubishi Heavy Industries, Ltd. Accordingly, warning is hereby given that anyone who will be caught manufacturing, selling, distributing Mitsubishi gasoline engine with the same tradename shall be prosecuted civilly, criminally and administratively to the full extent of the law for tradename infringement and unfair competition.

Please direct any information concerning unauthorized manufacturing, selling and distributing of Mitsubishi gasoline engine with the same tradename to:

CACHO & CHUA LAW OFFICES
Units 407-408 Dioresa Plaza
1521 Dapitan St., Sampaloc, Manila
Tel #: 731-8171/75
Fax #: 731-4817

Honeywell
Honeywell Valves Advantage
✓ Competitive Price
✓ Dependable
✓ Longer Warranty
✓ Wide Product Line
✓ Good Delivery
✓ Technical Teams with 30 years experience
✓ Good After Sales Service
Gate Valve
Check Valve
Control Valve
Air Vent
Ball Valve
Wafer Check Valve
Butterfly Valve
GUARANTEED PARTS AND SERVICE
Exclusively Distributed by: OSP Advantage System Corp.
Tel # 373-4953 to 60 Fax # 373-4951 to 52
Appointed by Honeywell Phils., Tel # 363-1661

Now, the PABX package that considers your Budget. Rent it, then Own It!
Features:
• Call Forwarding
• Toll Restrictions
• Intercom
• Conference, etc.
EKT-812A
P2,850 /MONTH
FOR 10 MOS. ONLY
3 lines x 10 locals + 1 Key Phone w/ LCD & Speaker Phone:
DIMENSION
All Brand New! Also Bigger Models!
* Also Available Panasonic Fax Machines in Various Models.
PROSERV COMMUNICATION SYSTEMS
11-A G/F Century Plaza Bldg., 120 Perea St., Legaspi Village, Makati City 1200
CALL: 893-0898 893-1594 893-1597

The Best place for your tools and stuff
DYNAMIC
The Professional's Choice
TOOL STORAGE SYSTEMS
T77BBS-
CL 05
BL 3000
PALMERA
A Snap-on Company USA
Insulated Electrician's Tools
RATED 1000 VOLTS
SPAIN
RATCHET ACTION CABLE CUTTER
INSULATED DIAGONAL CUTTING NIPPER
KNIFE WITH INSULATED EDGE
Exclusive distributor
JOBBERT MARKETING CORP.
Tels.: 711-5095 • 732-8326 Fax: 711-8001
E-mail: jobbert@csi.com.ph
www.pointer.com

Are you looking for greener pastures?
Increase your skills when you go to the United States. Prepare for the jobs with the biggest shortage in the US, or anywhere in the world. Or work as a Caregiver in canada, US, UK, Europe or Japan. Enroll now!
6 months CAREGIVER COURSE or 3 months CERTIFIED NURSING AIDE PROGRAM (CNA)
Also available.
TOEFL / NCLEX
Classes start Dec. 7
Japanese Language
Classes start Dec. 14
Call or visit us now!
All trainees are assured of Job Placement Assistance thru our partnership with RTS International Manpower Services Inc.
Fukumoto International Training Institute
A Caregiver and Nursing School
Commonwealth Avenue, Q.C. (beside Diliman Prep. School) Tel. Nos. 952-4547 • 952-6155
847 Quezon Avenue, Q.C. (beside Hyundai Bldg.) Tel. Nos. 374-5991 • 374-5992

Childhood pals defend 'real' Imelda

TACLOBAN CITY—Three childhood friends of former first lady Imelda Romualdez Marcos came out yesterday to defend their "ma'am" from the attacks of former Marcos loyalists.

Bernardita Valenzuela, Fely Montejo Lipana and Cristina Redoña Pablo said the charges leveled against Marcos by Cherry Cobarrubias and other ex-loyalists were "all lies."

"We know the real Imelda. They do not know the Imelda that we know. They are just new," they said.

Valenzuela, 78, a retired professor of English who now works as an executive assistant to Tacloban City Mayor Alfredo Romualdez Sr., Imelda's younger brother, said she would come out with her book on "the real Imelda."

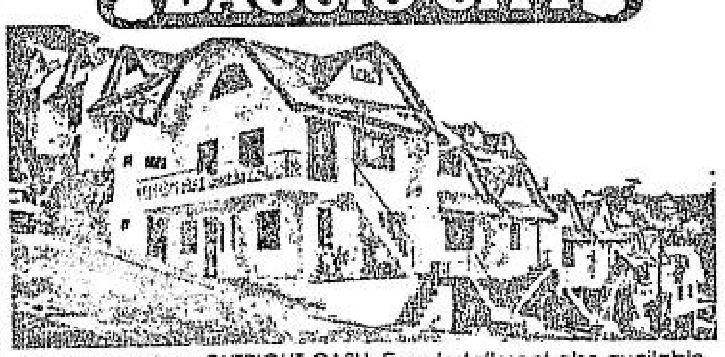
According to Pablo, a high school classmate, proof of Imelda's generosity is that whenever the ex-first lady saw them in Tacloban, she always gave them presents.

"During her recent visit here, she gave us beautiful bags she bought in China. And last Christmas, she gave us pearl chokers," she said.

Lipana, who is in her early 70s, said she felt sad that Cobarrubias "said so many bad things against ma'am (Imelda)."

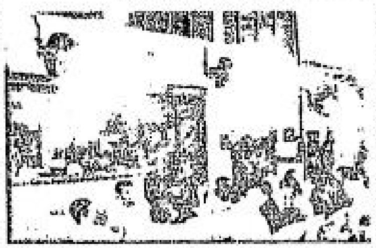
"She does not know ma'am very well so it is unfair for her to claim that she knows the real Imelda. It is us who know ma'am," she said.

Unlike Cobarrubias, she said "we will forever be loyal to ma'am . . . and that's for life." *Joey A. Gabieta, PDI Visayas Bureau*



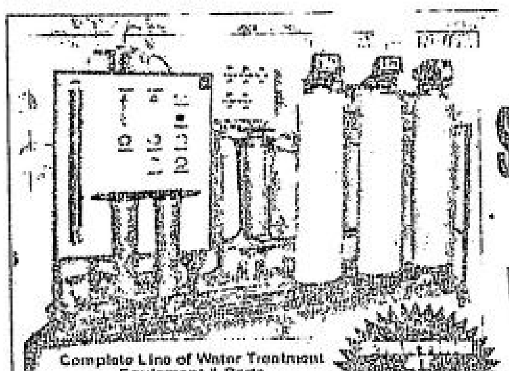
COOL PROPERTY. HOT DEAL!
BAGUIO CITY
20% Discount on OUTRIGHT CASH. Easy Installment also available. MOVE IN TODAY !!! Spend CHRISTMAS in your own home at the PINES CITY at this exciting WATER RICH VILLAGE.
For inquiries, please call
LEXBER REALTY MANAGEMENT & MARKETING
TEL. NOS. 3742584, 3723206, 3719702 TO 04, 3719706, 4108367 TO 69
WEBSITE : www.lexber.com E-MAIL : vacation@lexber.com

MIST COOLING SYSTEMS
Create a cool and foggy effect to your outdoor parties this Christmas!
Instant temperature reduction up to 30°!



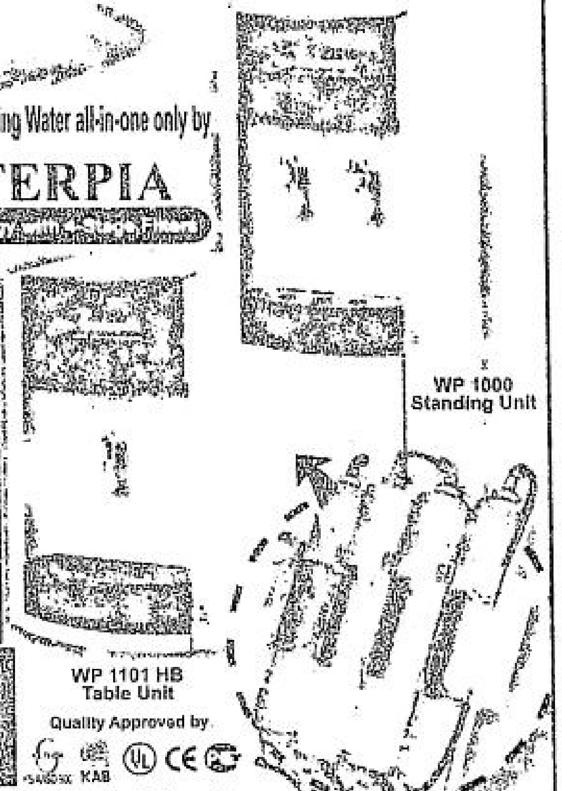
Mist Fan - Outdoor Dining

Tent w/ Mist Cooling
Ceiling
Wall Mount
Ideal for: Christmas Parties, Event Tents, CLubhouse, Restaurants, Themeparks, Resorts, Terrace, Lanai, Patios
We convert & upgrade any existing fan into an Evaporative Cooling System
For inquiries & free estimates, call now!
COOL MIST INTERNATIONAL
Pioneer & Industry Leader since 1996
Tel. Nos.: 920-8109 • 928-3424 Telefax: 920-8109
SALES / RENTALS / DESIGNS / INSTALLATION SERVICES AVAILABLE



YOUR MONEY SURELY GROWS WHEN PURE WATER FLOWS with Your Own Water Refilling Station
P250,000
Complete Line of Water Treatment Equipment & Parts
• Customized Treatment System for Various Water Sources
• 1000 gpd up
• With 1 year warranty and after-sales service
• RO Cleaning Services & Upgrade
Special payment schemes
BIG DISCOUNTS FOR CASH BUYERS
ZECTRA ENTERPRISE
82 Imperial St., Cubao, Quezon City, Philippines 1109
Tels.: 437-5356 / 438-5134 • Tel./Fax (632) 438-1278
E-mail: zectra@skyinet.net

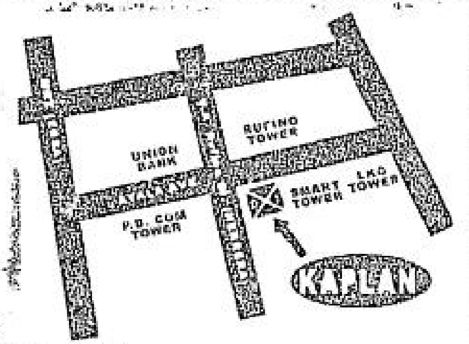
HOT & COLD WATER DISPENSER & PURIFIER IN ONE!
Bottomless Purified drinking Water all-in-one only by
Bio WATERPIA
Advanced Technology with 4-Stage Filters
1st Stage (Sediment) This stage removes dirt and other minute impurities, particles that are 15 times smaller than a grain of sand. Using a 1 micron high quality sediment filter
2nd Stage (Pre-Carbon Filter) This stage removes chlorine, trihalomethane and other organic substances.
3rd Stage (Ultrafiltration Filter) Refined 0.001 micron, removed harmful chemicals, bacteria, virus, etc.
4th Stage (Post-Carbon) The last step of filtrations eliminates unpleasant odor and makes the water tasteful
Bottomless Purified Drinking Water for as low as P100 a month



WP 1000 Standing Unit
WP 1101 HB Table Unit
Quality Approved by
For Inquiries and Dealership Call or Fax:
Makati Tel. nos.: 843-1171 • 892-1638 • 844-0562 840-2527 Fax no.: 816-4881
Calamba Tel. nos.: (049) 834-1316 (049) 545-0178
Pampanga Tel. nos.: (045) 961-1686 to 87
*Optional: R/O Membrane Filter and UV Filters are Available

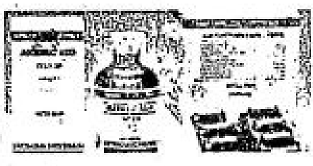
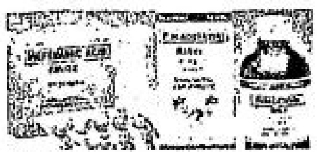
GO SCUBA DRIVING!
SAFARI SNORKELS
Keep your nose above the water ...and the dust
Now you and your engine can breathe easy
HIGH-FLOW AIR DUCTING AND BODY
• ensures air supply in excess of engine requirements and improves fuel efficiency
WATER AND DUST SEALING TO THE MAX
• protects engine from taking in water on deep water crossing
• prevents engine choking due to excessive dust particle intake
SAFARI SNORKELS FIT: Most Japanese and European SUVs, Pick-ups and 4WDs
DEALERS WELCOME
Exclusive Philippine Distributor of SAFARI products
www.safari4x4.com.au
RIDE OFF-ROAD & ACCESSORIES SHOP
97 Banawe St., Quezon City
Tels. 711-2026 • 711-2127 • 711-2162
CAMPERSHELLS, INC
5448 South Superhighway, Makati City
Tel. 889-2222.

KAPLAN Makati has moved to a bigger and brighter place.
ICSEC INTERNATIONAL CULTURAL STUDIES AND EDUCATION CORPORATION
KAPLAN EDUCATIONAL CENTER
ACADEMIC DENTAL MEDICAL NURSING

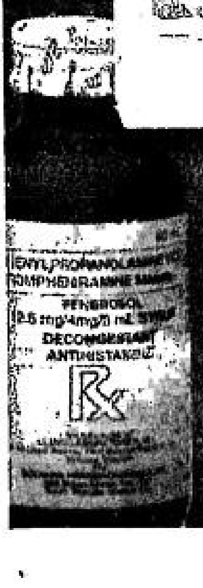


5F 6797 Ayala Bldg., 6797Ayala Ave. Cor. V.A. Rufino(Herrera) Mkt. City
Tel: 813-8222 & 82 • 892-3443 • 817-7725 • Fax: 817-8787
•QUEZON CITY CENTER• Tel: 371-8966 & 68 • 372-1689
•MANILA CENTER• Tel: 735-7713 to 16
•CEBU CITY CENTER• Tel: (032)254-1388 • 412-9977

Quality Health Care Made More Affordable, More Accessible.

	PRODUCT BRAND NAME	GENERIC FORMULATION
	1. DECONGESTANT / ANTI-HISTAMINE PENBROSOL 12.5 mg/4mg/5ml Syrup	PHENYLPROPANOLAMINE HCl BROMPHENIRAMINE MALEATE
	2. VITAMIN PREPARATIONS CIXTOR 100mg/5ml Syrup BRIGHSER Capsule	ASCORBIC ACID MULTI-VITAMINS w/ LYSINE
	3. ANTI-DIARRHEA DIASOLV 2mg Capsule	LOPERAMIDE
	4. MUCOLYTIC LOFENIN 500mg Capsule	CARBOCISTEINE
	5. ANALGESIC/ANTIPYRETIC/ANTI-INFLAMMATORY FINOX 250mg Capsule RIBER 125mg/5ml Syrup RESTOLAX 325mg/200mg Tablet	MEFENAMIC ACID PARACETAMOL PARACETAMOL / IBUPROFEN

For other SOLVANG products, ask your Mercury Drug Pharmacy Assistants.
SOLVANG PHARMA,INC.
"Let us take care of you".
TEL.NOS: (02) 926-6373 / (02) 413-1125
FAX NO. (02) 927-7117
EMAIL: solvang@evoserve.com
NOW AVAILABLE AT mercury drug (NATIONWIDE)
NAKASISIGURO GAMOT AY LAGING BAGO
and other drug stores



RP seeks Indonesia, Thailand help to block Hong Kong tax

HAVING the biggest number of domestic helpers in Hong Kong, the Philippines is rallying other labor-exporting countries to oppose a proposed HK$500 tax on foreign maids in the Chinese territory.

Labor attache Bernardino Julve said the Philippines would tap Thailand and Indonesia's support in the position paper it would file expressing strong opposition to the levy, which would be deducted from the HK$3,670 minimum monthly wage of foreign domestics.

Filipino domestics will lead a protest march on Dec. 15 to denounce the levy. *Blanche S. Rivera*

CHRISTMAS HOLIDAY ESCAPES!

Book early and avail of the following great escapes

Batangas:
Punta Baluarte P5,555 per person
2N/3D Half-Twin w/ Breakfast & shuttle from Manila
Boracay:
Pink Patio P5,999 per person
2N/3D Half-Twin w/ Breakfast & RT Transfers from Kalibo or Caticlan

Palawan:
Barcelo Asturias Hotel P5,255 per person
2N/3D Half-Twin w/ Breakfast, transfers, 1/2 day city tour & whole day Underground River
Laoag (19-21 Dec. 19-23 Dec. & 27-29 Dec.)
Fort Ilocandia by Air P6,360 per person
2N/3D Half-Twin w/ Breakfast, Air & transfers

Ifugao Heritage Tour P6,950.00 per person
19-22 December & 26 - 29 December
3N/4D Half-Twin w/aircon land transport, daily breakfast, Bangа-an Village Tour and Day Tour to Sagada

Packages valid from December 22 - 30, 2002

For inquiries & reservations, please look for Eric at:
Tel Nos. 817-0203 / 893-7736 or 817-4926 ◆ Email: branches@barontravel.com.ph
8:30am-5:30pm Mondays-Fridays & 8:30am-12:30pm Saturdays-Sundays

the baron travel corporation

Lower Ground, Cityland 10 Tower 2, 6817 Ayala Avenue North cor. HV dela Costa Street
Salcedo Village, Makati City
TO-037-2002

How to Spiritually Survive in our times

by understanding dreams, past lives and soul travel

Come to 2002 ECKANKAR Regional Seminar

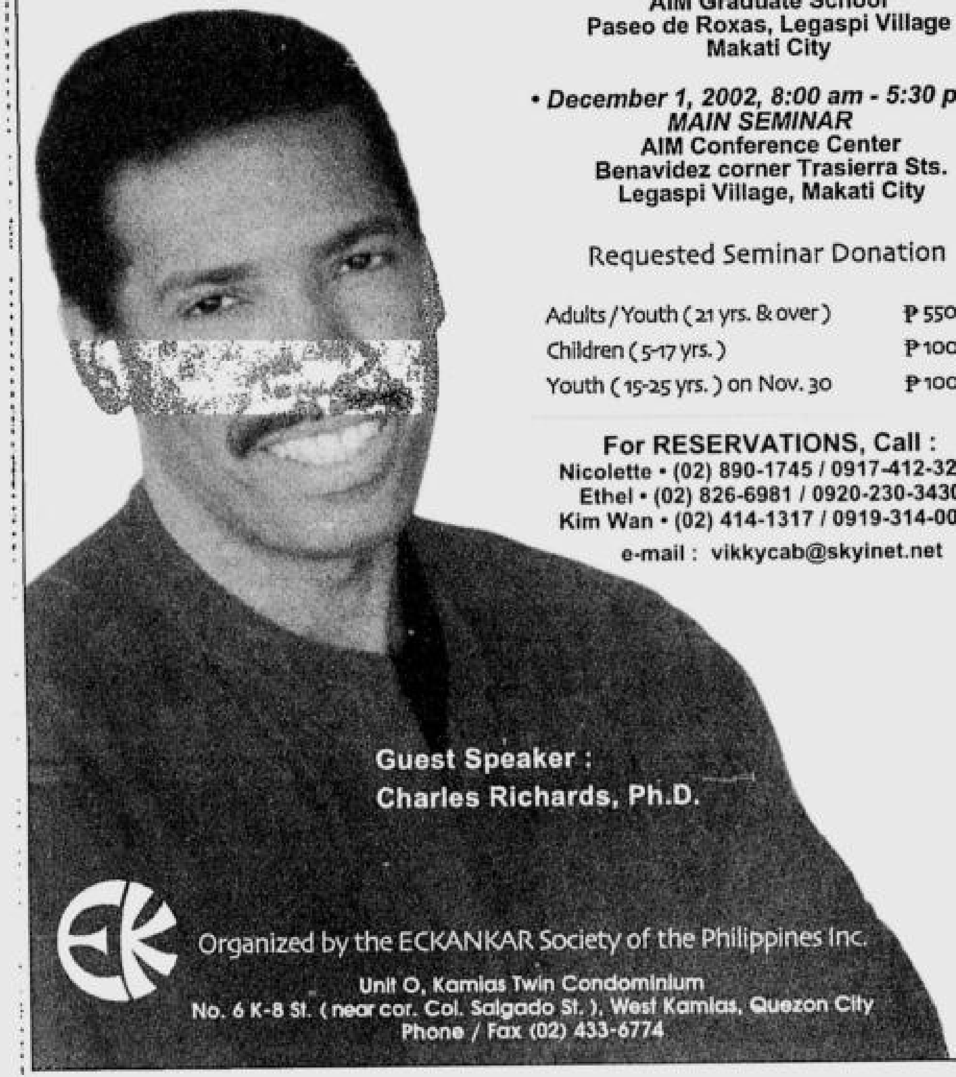
- *November 30, 2002, 8:00 am - 3:00 pm*
YOUTH SEMINAR
AIM Graduate School
Paseo de Roxas, Legaspi Village
Makati City

- *December 1, 2002, 8:00 am - 5:30 pm*
MAIN SEMINAR
AIM Conference Center
Benavidez corner Trasierra Sts.
Legaspi Village, Makati City

Requested Seminar Donation

Adults / Youth (21 yrs. & over)	₱550.00
Children (5-17 yrs.)	₱100.00
Youth (15-25 yrs.) on Nov. 30	₱100.00

For RESERVATIONS, Call :
Nicolette • (02) 890-1745 / 0917-412-3291
Ethel • (02) 826-6981 / 0920-230-3430
Kim Wan • (02) 414-1317 / 0919-314-0005
e-mail : vikkycab@skyinet.net



Guest Speaker :
Charles Richards, Ph.D.

Organized by the ECKANKAR Society of the Philippines Inc.
Unit O, Kamias Twin Condominium
No. 6 K-8 St. (near cor. Col. Salgado St.), West Kamias, Quezon City
Phone / Fax (02) 433-6774

CAREERS. SUCCESS. FRIENDS.

Photography by: Dominique James

make it happen!

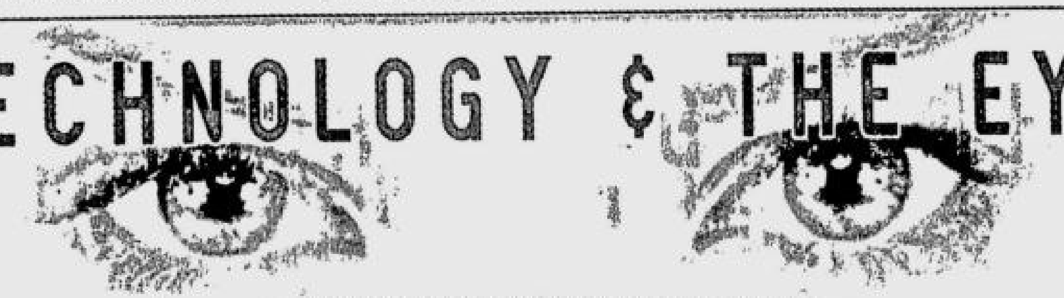
You can find success with the training you need.
John Robert Powers has a program for you to make it happen.
CONFIDENCE. PERSONALITY DEVELOPMENT.
EXECUTIVE GROOMING. ACTING. MODELING.
Your future is in your hands.

CALL NOW! 892 9511

John Robert Powers
www.johnrobertpowers.com
Casmer Building, 195 Salcedo St.
Legaspi Village, Makati
CONVENIENT PARKING NEARBY

GET ON WITH LIFE. START TODAY. FREE CONSULTATION.

TECHNOLOGY & THE EYE



(second of a Series*)

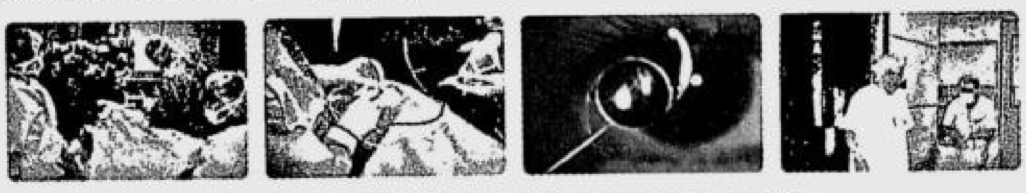
Technological developments have pushed the evolution in eye care.

MEDICAL THERAPY & SURGERY

CATARACT SURGERY

From wide-incision, manual Cataract Extraction, Cataract Surgery has evolved to small incision Phacoemulsification reducing trauma, needing less anesthesia, hastening recovery and improving vision immediately. Hospitalization is no longer necessary with Outpatient Surgery in specialized Eye Centers providing superior quality service.

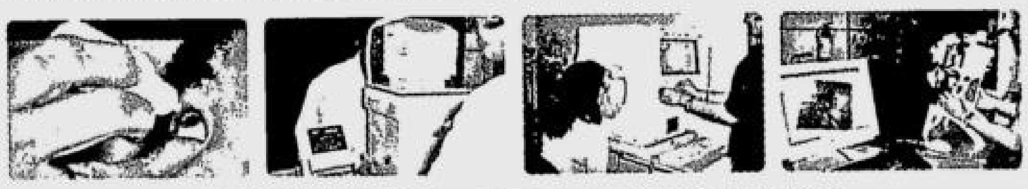
New lens implants (IOLs) are more biocompatible are now foldable, fitting through the small incisions, and, are designed to fit snugly and securely within the eye.



GLAUCOMA TREATMENT

With newer, more potent drugs with longer durations of action, control of eye pressure for glaucoma has become easier. Damage to the optic nerve can be quantified with nerve fiber analysis and computerized visual field tests allowing quicker response from doctors in customizing a patient's therapeutic regimen.

Modern glaucoma surgery creates a window through which the fluid in the eye can exit unimpeded, directly reducing eye pressure to protect the optic nerve from further damage.



LASER PROCEDURES

While laser-assisted cataract surgery is still under development, the use of laser energy is already established in • the prevention and treatment of glaucoma, • for the control of diabetic retinopathy, • in the prevention and treatment of retinal detachment, and • for mitigating visual effects of other retinal diseases, including macular degeneration. One type of laser is used • for disrupting opacities such as those that may possibly develop behind the IOL after cataract surgery. Another type is used • for neutralizing near-sightedness, far-sightedness, and astigmatism.

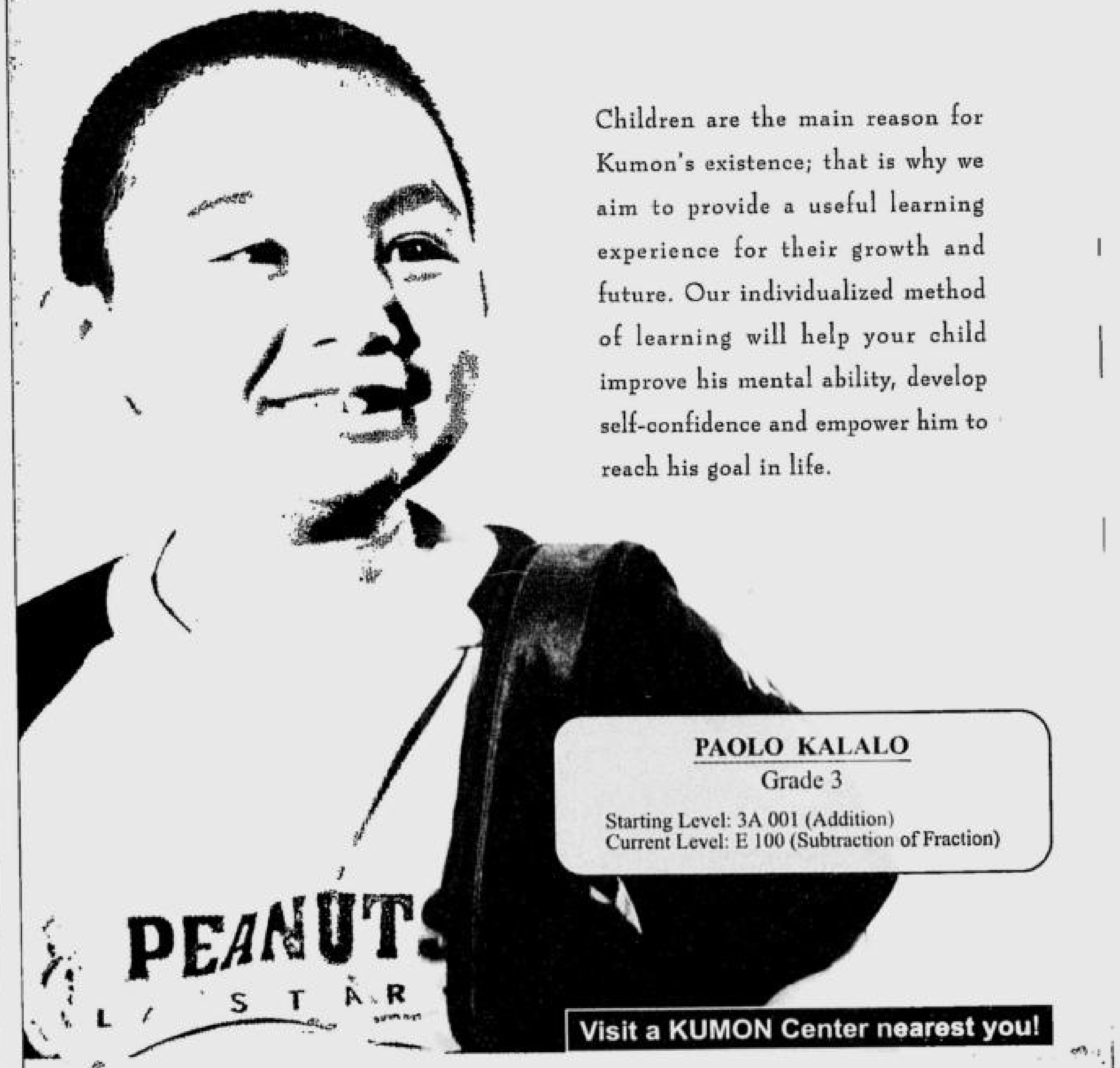
galileo SURGICENTER

TECHNOLOGY IN THE HANDS OF CARING PEOPLE

To find out more, visit us at the G/F Belson House, 271 EDSA, (near the corner of Connecticut St.), Mandaluyong City Consultation Hours: 9:00 am - 5:00 pm, Monday - Saturday. Call for an appointment: 721-7135 or 721-6412.
For more information about our facilities: http://www.i-gsc.com

for reprints, call Galileo SurgiCenter

"What we care about most is each individual child."



Children are the main reason for Kumon's existence; that is why we aim to provide a useful learning experience for their growth and future. Our individualized method of learning will help your child improve his mental ability, develop self-confidence and empower him to reach his goal in life.

PAOLO KALALO
Grade 3
Starting Level: 3A 001 (Addition)
Current Level: E 100 (Subtraction of Fraction)

Visit a KUMON Center nearest you!

KUMON
KUMON PHILIPPINES, INC.
developing the potential of each individual

19/F Philamlife Tower,
8767 Paseo de Roxas, Makati City
Tel.: (02) 885 - 0226 to 29
Fax: (02) 885 - 0251
E-mail: inquiries@kumon.com.ph
Website: www.kumon.com.ph

To avail of the maximum benefits of a KUMON education, please enroll only in accredited and authorized Kumon Learning Centers.

POE

LACSON

Erap City likes 'Da King' more

From page A1

While the residents have pledged to support whomever Erap would endorse, Dauz said Poe, whom they fondly called "Pando," was their first choice.

With the charisma of actress-wife Susan Roces and the support of the former President, the "King of Philippine Movies" was assured of victory in the 2004 elections, Dauz, 51, insisted. On the other hand, he said, Lacson could campaign "really hard" and still not score.

San Lorenzo, home to about 10,000 Estrada supporters since 1985, was practically emptied in May 2001 as residents marched to Edsa and Malacañang to demand that President Macapagal-Arroyo step down. The Labor Day siege killed three Estrada loyalists and injured 113 others.

Reynaldo Estoria, 68, head of the barangay's watchmen, said the only thing that kept Poe from the post was his unwillingness to run for public office.

In contrast, Lacson announced during a forum organized by the Foreign Correspondents Association of the Philippines last week that he was definitely in the race, the first member of the opposition to make his intention public. A day later, he denied having made the declaration.

San Lorenzo residents said it was better for Lacson to settle for the next best thing, as FPJ's running mate. And the opposition's third presidential hopeful, Sen. Edgardo Angara? "Forget it," sighed a barangay officer. "He won't win."

What Poe had over Lacson, Dauz noted, was "tried and tested" loyalty to the deposed President and "inherent concern for the poor."

Best of all, he said, "Like Erap, we know he will never leave us."

In 2000, Lacson, then national police chief, withdrew his support from the Estrada administration at the last minute, when it became apparent that the President would soon step down.

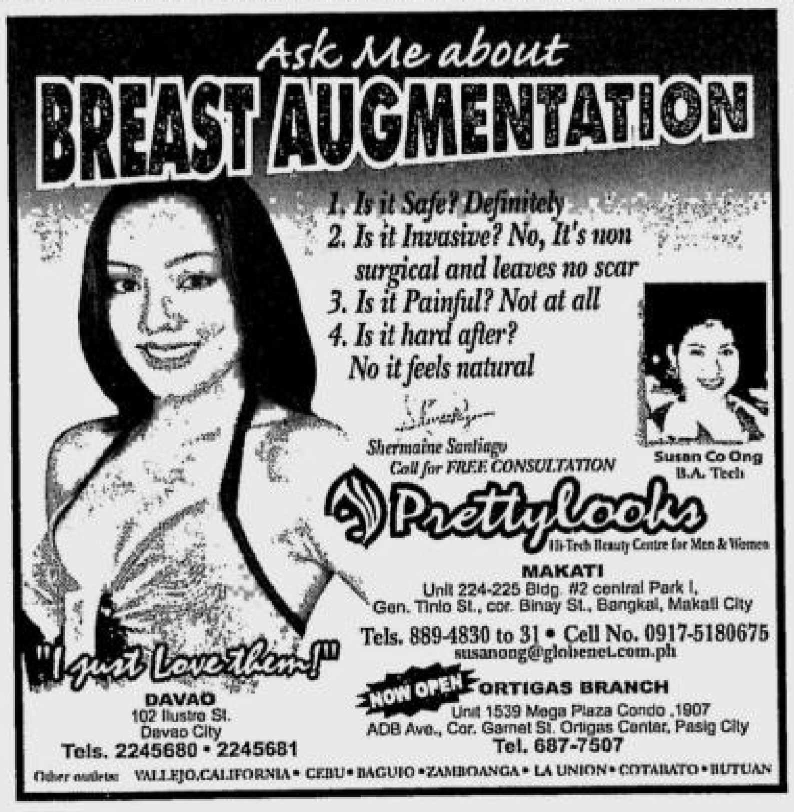
"Ping is a military man and people are afraid of him," the barangay officer who ruled out Angara said. "Ronnie is principled, generous, highly respected and has never been in any controversy."

A good set of devoted and able advisers, he added, would make up for Pando's glaring political liability, lack of experience in public administration.

Last week, Estoria said residents overwhelmingly supported the "FPJ for President" signature drive initiated by barangay officer Bonifacio Ruiz.

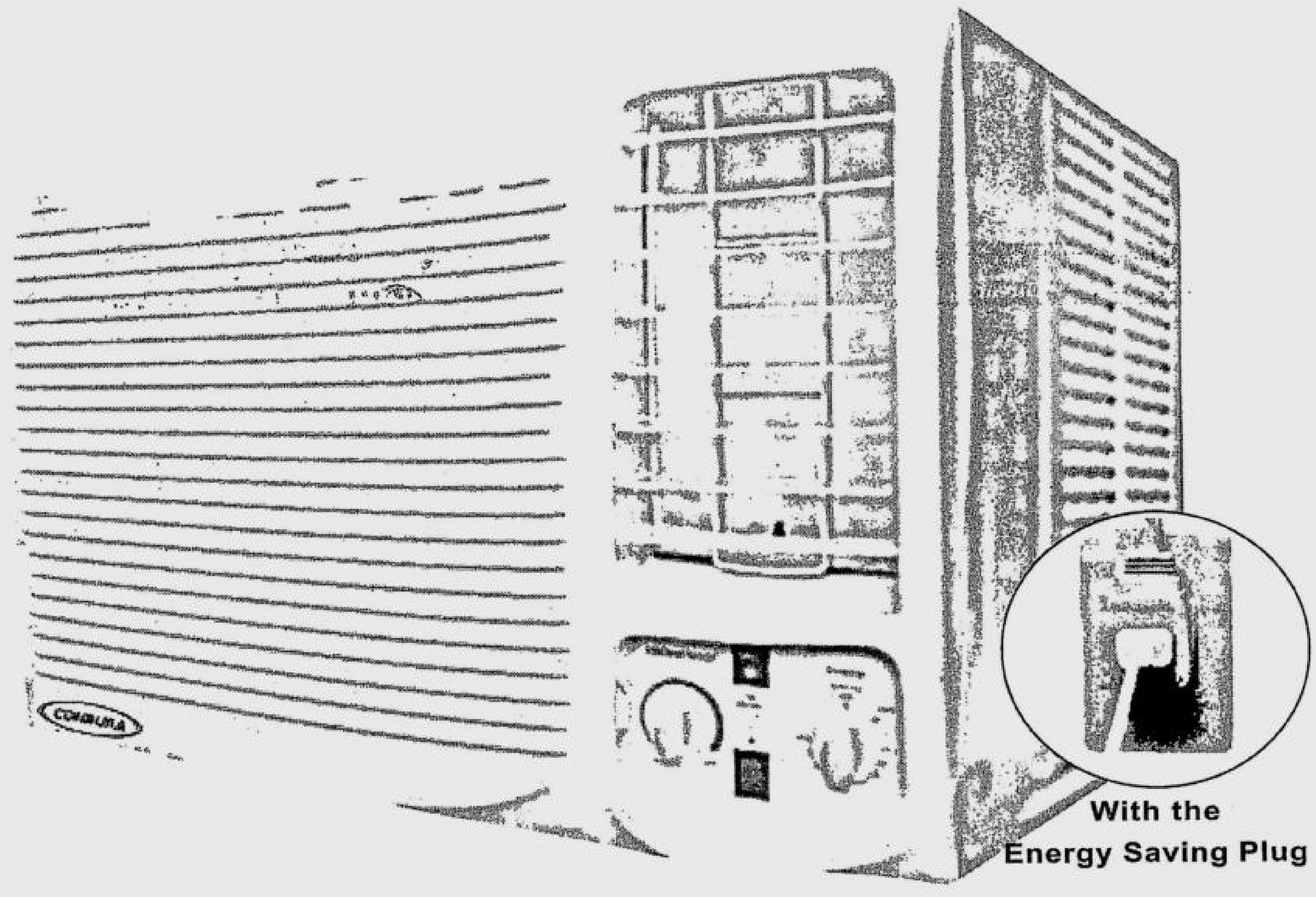
On Wednesday, they joined other members of the "FPJ for President Movement" who converged at the Nepa Q-Mart market in Quezon City to generate more support for the actor's candidacy.

Estoria vowed that Erap City dwellers would rally behind as many campaigns as necessary to convince their main man to run.



Ask Me about
BREAST AUGMENTATION
1. Is it Safe? Definitely
2. Is it Invasive? No, It's non surgical and leaves no scar
3. Is it Painful? Not at all
4. Is it hard after? No it feels natural
Shermaine Santiago
Call for FREE CONSULTATION
Susan Co Ong
B.A. Tech
Prettylooks
Hi-Tech Beauty Centre for Men & Women
"I just Love them!"
MAKATI
Unit 224-225 Bldg. #2 central Park I,
Gen. Tinio St., cor. Binay St., Bangkal, Makati City
Tels. 889-4830 to 31 • Cell No. 0917-5180675
susanong@globenet.com.ph
DAVAO
102 Ilustre St.
Davao City
Tels. 2245680 • 2245681
NOW OPEN ORTIGAS BRANCH
Unit 1539 Mega Plaza Condo ,1907
ADB Ave., Cor. Garnet St. Ortigas Center, Pasig City
Tel. 687-7507
Other outlets: VALLEJO.CALIFORNIA • CEBU • BAGUIO • ZAMBOANGA • LA UNION • COTABATO • BUTUAN

The best value videoke mic just got better!
MAGIC SING
VIDEOKE MICROPHONE
now with mic stand INCLUDED!*
*A P1,500 value!
• all-in-one Magic Sing karaoke unit • user guide • songlist • RCA Cable • AC adaptor • stand • carry bag
Fight Music Piracy!
Exclusively distributed by:
STERN BRAVO
TRADING CORPORATION
402 Richbelt Tower, 17 Annapolis St.,
Greenhills, San Juan, Metro Manila
Tels.: 721-5033 • 721-5034 • Fax: 721-8877
E-mail:sbtc@surfshop.net.ph
Duly licensed by: PARI



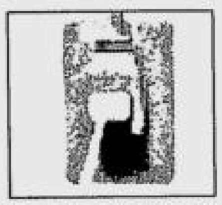
Lalong
mas masarap
matulog...every night.

With the
Energy Saving Plug

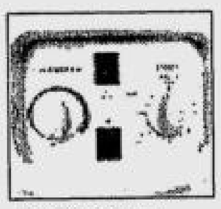
CONDURA ST
SUPER TIPID

...HAS THE LOWEST POWER CONSUMPTION VERSUS OTHER BRANDS.

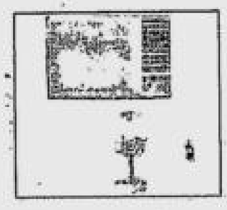
With its high Energy Efficiency Ratio (EER) and the lowest power consumption in its class, you get to enjoy as much as 20% savings on your monthly electric bill! What's more, you'll get an additonal 40% savings with our Energy Saving Plug* !



Plug the electric fan to the ESP



Set the timer.



When your air con automatically turns off, your electric fan automatically turns on.

897 5555
CONCEPCION-CARRIER CUSTOMER CARE
CONDURA
YOU HAVE A BETTER CHOICE
CONCEPCION-CARRIER
AIR CONDITIONING
*The Energy Saving Plug is found on models with the 12-hour timer and remote control

SCAN-A-PRINT
CHRISTMAS
OFFER!
• COLOR SEPARATION with PROOFING!
• GUARANTEED HIGH QUALITY & RELIABILITY!
Very low, low prices! FREE Pick-up & Delivery!
37-D Baler St., San Francisco Del Monte, Q.C.
Tel. nos.: 373-3700 • 374-5355 • Mobile no.: 0916-3187223

HONGKONG
3D/2N - $185
SINGAPORE
3D/2N - $265
SEOUL @ $300
and other DESTINATIONS
AIRSHIP ONE TRAVEL
33-B G/F Ali Mall Cubao, Quezon City
Tel. 913-2446 / 421-9004 / 913-3626

SENTINEL
METAL DETECTORS
Stop Theft!
High sensitivity to detect even small parts
Reliable design, built to withstand the rigors of daily use
Fight Crime!
Detects metal weapons and explosives with metal parts
Call Now!
Save money. Save lives.
Order your SENTINEL now.
RATIONAL COMMERCIAL
380 Dasmarinas St., Binondo, Manila
TEL: 241-3570, 241-3771, 241-3784 FAX: 241-3746

Eugenia D. Apostol
Founding Chairman

INQUIRER

Vol. 17 No. 350
ISSN
0116-2642

OPINION

email: feedback@inquirer.com.ph **website:** http://www.inq7.net

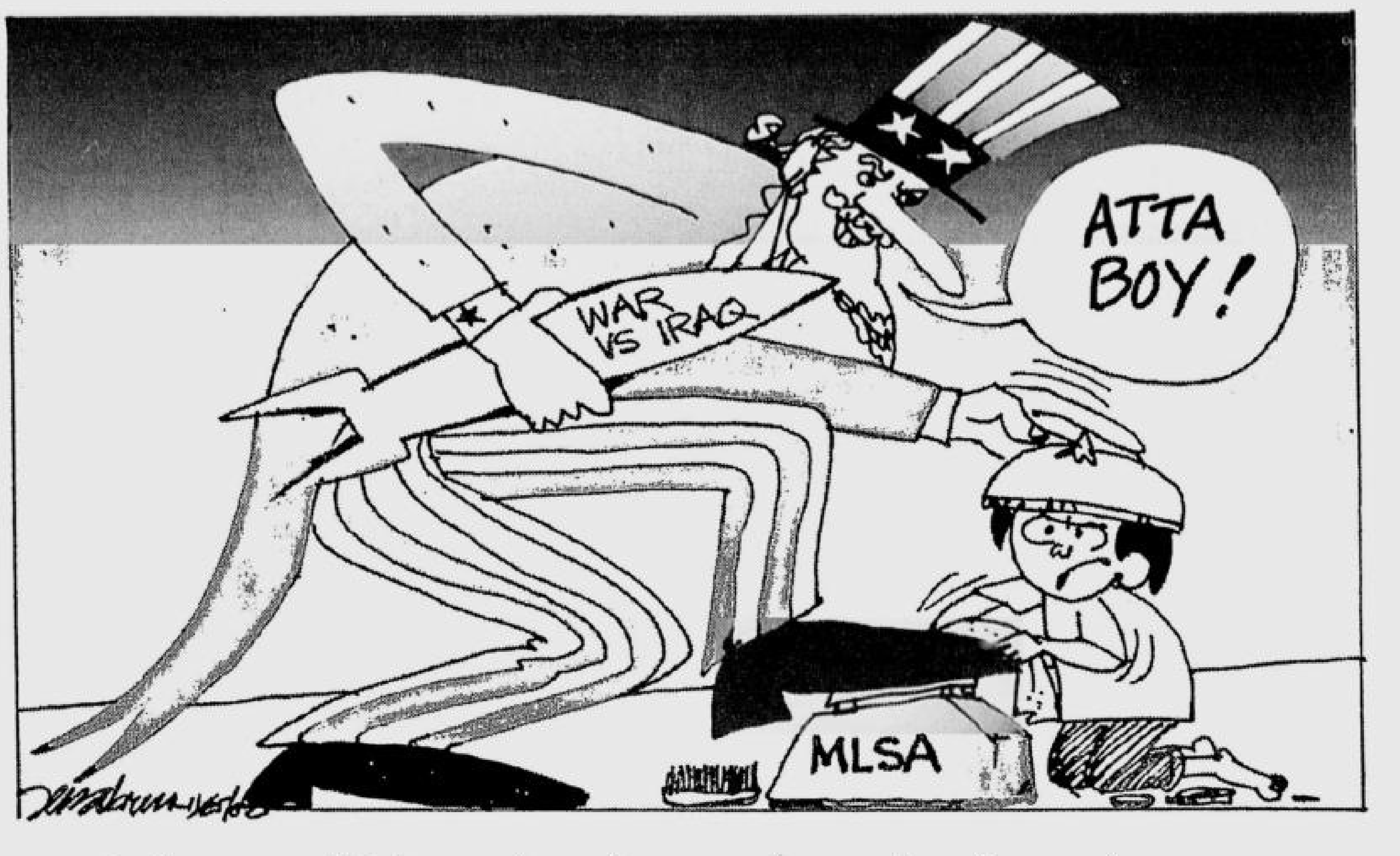
The Philippine Daily Inquirer, Inc. has its business and editorial offices at
•Chino Roces Ave corner Yague and Mascardo Sts., Makati City
•P.O. Box 2353 Makati Central Post Office 1263 Makati City
•Our telephone numbers are 897-8808 connecting all departments
•Editorial Fax 897-4793 / 897-4794 •Advertising 897-4807
•Circulation 527-3342 / 527-3348 / 528-0183 /
528-0186 and 528-0213 / Fax: 528-02-34.

•100% soy ink•

Publisher **Isagani Yambot**
Editor in Chief **Letty Jimenez-Magsanoc**
Managing Editor **Jose Ma. D. Nolasco**
Associate Editor **Abelardo S. Ulanday**
News Editor **Artemio T. Engracia Jr.**
Opinion Editor **Jorge V. Aruta**
Assistant News Editor **Nilo B. Paurom**
National Editor **Pergentino B. Bandayrel Jr.**
City Editor **Gerry Lirio**
Senior Desk Editor **Rosario A. Garcellano**
Editorial Consultant **Amando Doronila**
Chief Photographer **Ernie U. Sarmiento**
Art & Design Director **Lynett A. Villariba**

Board Chairman **Marixi R. Prieto**
President **Alexandra Prieto-Romualdez**
Senior Vice President for Sales and Marketing **Renato R. Reinoso**
Senior Vice President for Corporate Services **David O. Valdes**
VP for Advertising **Felipe R. Olarte**
AVP for Circulation **Gloria P. Lardizabal**

All rights reserved. Subject to the conditions provided for by law, no article or photograph published by the Philippine Daily Inquirer may be reprinted or reproduced, in whole or in part, without its prior consent.



EDITORIALS

Inequity into equity?

THE SUREST way to force the management of the Manila Electric Co. to implement an immediate refund of the billions of pesos in excess charges it imposed since 1994 is for the Supreme Court and the executive to follow the suggestion of the Freedom from Debt Coalition. Convert the amount the power firm owes its nearly four million consumers AND grant them a majority of the seats on the Meralco board.

If the high court will add this option when it reconsiders its landmark Nov. 15 ruling, and if the Energy Regulatory Commission chooses to exercise it, a stock-conversion-and-board-control decision will represent a historic victory for consumers, one with international implications.

If such a decision were ever likely, however, we can fully expect the Meralco management to do everything in its power to preempt the government—possibly by presenting a refund program for immediate implementation.

We already know that Meralco has its ear on the ground; it accurately anticipated the adverse high court ruling. We have also seen that the country's second largest company quite proudly wears a thick skin; a week after threatening the high court with doomsday projections of "inevitable" economic collapse, it brazenly lowered its estimate of the total cost of the refund by an astonishing three-fourths, when the Supreme Court ruled against it.

We should not be surprised, therefore, if the company begins reimbursing its consumers post-haste if the possibility of equity conversion and management control threatens to become reality.

But before we get all excited, a quick reality check.

The Supreme Court decision only calls for two modes of payment: a lump sum paid directly to the consumer, or a "corresponding" discount on future statements of account. The suggestion to convert the refund into shares of stock, as first proposed by Senate President Franklin Drilon, must therefore hurdle a formidable legal obstacle. It must first find its way into a Supreme Court decision.

Assuming, for the sake of argument, that conversion becomes a legal option, we run right smack into the brick wall of board control.

The FDC estimates that at over P28 billion, the total cost of the refund accounts for some 60 percent of Meralco's equity. But if consumers can demand conversion, why can't the company's creditors ask for the same consideration? After all, their exposure in Meralco is an even bigger P31 billion.

Assuming that only consumers merit board representation, the question becomes: Who will represent them? While in absolute numbers residential and small-use power consumers make up the bulk of Meralco's customers, industrial facilities and commercial establishments account for two-thirds of Meralco's sales. In other words, the bulk of the refund is owed to big business; should they occupy a majority of the seats on the Meralco board?

There is no question that the Meralco management has been remiss in both its corporate and social responsibilities. Of the slings and arrows that have been thrown at Meralco since its outrageous misfortune, the most cutting is probably the dispassionate report of Standard & Poor's, noting that despite the legal uncertainties Meralco had "not made any provision for the potential liability." This is rank arrogance, or bold irresponsibility, that cries to the heavens.

It makes the FDC suggestion seem almost inevitable. We find ourselves drawn to it, but know that much remains to be done. At the very least, a way around the brick wall must be found.

Books into weapons

IN 1942, several months after the United States was drawn into World War II, US President Franklin Delano Roosevelt drafted the innocuous librarians and booksellers of America into the great conflict. "Books cannot be killed by fire," he said. "People die, but books never die." He added: "In this war, we know, books are weapons."

It is not an exaggeration to say that books did indeed help win that war. We don't only mean that the Allies' superior military technology was made possible by education systems nourished on books. We also mean that tyranny lost the war to open societies built partly on the back of books.

This week, the country celebrates National Book Week. We welcome it as a timely reminder. At a time when the world finds itself fighting another war, against terrorism, we need to remember that the great struggles of life are won, not by limiting access to information, but by setting it free.

Other utilities also 'overcharging' customers

As I See It

Neal H. Cruz

USING the Supreme Court decision as precedent (and the computations of the Energy Regulatory Board and the Commission on Audit), it is not only Meralco that is overcharging its customers, but other utility companies as well. The Supreme Court, ERB and COA said Meralco overcharged its customers by including its income tax as part of its operating costs. Profits of utility companies are limited to 12 percent of its investments in the utility company. This is called the Return on Rate Base (RORB). If you include income taxes as part of operating expense, naturally your RORB or profit increases. Why should Meralco make its customers pay for its income tax, which is basically what it is doing? Income tax is tax on the payer's income, not on his customers. What will happen if the Supreme Court allows it? Using the Meralco decision as precedent, other corporations will then add their income taxes as part of their operating expenses and make their customers pay for them. *Kawawa naman ang mga* customer, *di ba*?

But it turns out that this is largely the fault of our ERB and that of the United States. And that other giant utilities like PLDT, electric cooperatives, shipping companies who carry passengers in the economy class, and bus companies with non air-conditioned units also include income taxes as part of operating expenses. According to Meralco, the inclusion of income tax as operating expense is a "standard formula used by all public utilities in the Philippines and elsewhere in the world."

An example would be the Uniform System of Accounts (USoA) which specifies that income tax is an operating expense. This is an accounting format prescribed for public utilities and licenses by the Federal Power Act. The Standard Income Statement reporting format for US private electric utilities has consistently followed the USoA. Examples are Central and Southwest Corp. which has four electric operating companies in Texas, Oklahoma, Louisiana and Arkansas.

In the Philippines, the ERB had, in previous decisions, treated income tax as an operating expense. There were six utilities which were given tax recovery mechanisms, among them Cotabato Light and San Fernando Electric. Other electric cooperatives like Angeles Electric, Cagayan Electric Power and Light, Panay Electric and Visayas Electric also considered income tax as part of operating expense. In fact, other distribution utilities under the Philippine Electric Plant Owners Association filed a motion for intervention with the Supreme Court. Their reason for intervening was: they are in the same boat as Meralco.

If this is a standard practice among utility companies—as utility regulation is different from the general form of accounting, then the other public utilities in the country should also remove income tax as an operating expense. They should reduce their rates as they are also "overcharging." Even Napocor, the government's own power company, treats income tax as an expense. So do other public utilities in the Asia-Pacific region that are borrowers of the World Bank and Asian Development Bank.

For income taxes being treated as an expense is an international practice. In the formulation of financial loan covenants pertaining to the RORB, all operating expense as well as taxes and fees including income tax are deducted from the gross revenues.

In countries like France, Germany, the Netherlands, Australia and New Zealand, the regulators ensure that the RORB is "grossed up" in anticipation of the income taxes that regulated companies must pay. Treating income tax as operating expense for regulated utilities has long been a settled matter in the United States, starting from the 1922 Supreme Court decision on the Galveston case.

In the Philippines, in an order issued nine months before the Supreme Court decision on Meralco, the ERB ruled that:

"All kinds of taxes incurred by electric utilities are accepted and acknowledged as reasonable operating expense and, thus can be recovered through the basic rates or recovery formula. This means that taxes and other operating expenses are deductible from revenues prior to determining the fair return for a particular period or the fair return to be allowed in case there is an application for a rate adjustment and before finally fixing the rates."

And yet it was the ERB that took Meralco to court for "overcharging." One of the ERB commissioners who was a signatory to the ERB order quoted above, also signed the Supreme Court decision contradicting that ERB order. Why did the ERB change its mind on the matter in a span of only nine months?

Why are utilities treated differently from other corporations? Because unlike other companies, they are strictly regulated and their profits limited by law since they are in the nature of monopolies. There is a difference in the treatment of certain expense items between regulated and non-regulated companies. For a typical manufacturing company with no limit in its earnings, interest expense is considered as operating expense. While income tax is deducted from the pretax income, or that income which is left for the owners of the business, either in the form of dividends or retained earnings. Regulated utilities with a cap on earnings, on the other hand, cannot pass on interest expense to their customers as defined in the RORB formula. But income tax, as well as all other taxes, are considered part of operating expense or part of the cost of doing business.

Prior to 1986, private electric utilities did not have to pay income taxes as the franchise tax, reduced from 5 percent to 2 percent of gross receipts by President Marcos, was in lieu of taxes on earnings, receipts and income. But in November 1986, President Aquino imposed a 35-percent corporate income tax on all franchise holders in addition to the 2-percent franchise tax. With the imposition of the income tax, there was no revision in the RORB calling for private utilities (12 percent). But Napocor's RORB ceiling was raised from 10 percent to 12 percent in 1993. Unlike private electric utilities, Napocor does not have to pay franchise and income taxes.

Seeing double

There's the Rub

Conrado de Quiros

WHAT'S killing the GMA administration is double standards. There's one set of rules for the rich and another for the poor. There's one set of rules for friends and another for the rest of the world, especially potential rivals.

The one set of rules for the rich and another for the poor is patent in the way GMA has handled Meralco and the sidewalk vendors. The sidewalk vendors have every reason to fume. They have little reason to believe Gloria Macapagal-Arroyo's assertion that she will neither tear down the rich to please the poor nor ignore the poor to please the rich. Only the first part of her statement is true, though even that has to be qualified into: She will not punish the guilty rich to please the clamorous poor. The second part of the statement is plain false: She will damn the poor to please the rich.

Meralco and the sidewalk vendors have something in common. That is that they are both sellers of wares, Meralco selling electricity and the sidewalk vendors everything from *tocinos* to bras. The difference is that the existence of the sidewalk vendors is presumed to be an atrocity, posing as they do an impediment to traffic, whereas the existence of Meralco is deemed to be a public good, lighting up as it does the country. There is another difference, which is that the sidewalk vendors sell their wares for far less profit than others while Meralco sells its electricity for far more profit than others. Consequently, the customers of the sidewalk vendors are generally satisfied with what they get while the customers of Meralco are generally pissed off with what they get.

The sidewalk vendors owe their customers nothing, other than a defective toy or two, which can always be changed for a new one. Meralco owes its customers P28 billion.

For existing, the sidewalk vendors have been called ruthless criminals, their wares an open invitation to a fiery end. For overcharging, Meralco has been called a rueful victim, which has to be plucked from the grave for the country's good. For warning that the measures proposed by Bayani Fernando—and backed by GMA—would add to the woes of the urban poor, turn presumed criminals into outright ones and ignite another outpouring of wrath by the poor, the sidewalk vendors were called blackmailers, deserving only of jail. For warning that a P28-billion refund to consumers would destroy a vital industry, cause the economy to collapse and bring anarchy upon the land, Meralco has been called a defaulter, deserving only of rehabilitation.

For suggesting that they and Metro Manila officials sit down to talk about sidewalk vending, the issue having dimensions that impacted on the society, the sidewalk vendors were driven out. For suggesting they and finance officials sit down to talk about power supply, the issue having dimensions that impacted on the economy, Meralco was welcomed in. For proposing that the consumer, who benefits from them, came first, the sidewalk vendors were called foolish. For proposing that the consumer, who has been ripped off by it, comes last, Meralco has been called wise.

The one set of rules for friends and another for the rest of the world, especially potential rivals, is patent in the way GMA has handled Hernani Perez on one hand, and the suspects she has presented in Precinto Uno, and the public officials she has asked the Presidential Anti-Graft Commission to scrutinize.

The second has included Acsa Ramirez, in one of the ugliest incidents ever to have happened in this country, the publicly humiliation of an innocent person. Indeed, not just an innocent person but one who had gone out at great personal risk to herself to damn an iniquity—only to find herself a victim of it. The reason that happened was that GMA was so eager to show the public she was nabbing criminals right and left. It would have been the easiest thing for her to apologize for the mistake afterward, but she refused to, thinking—wrongly—it would make her look weak. To this day, Ramirez carries a stain on her chest where a medal ought to be.

Raul Roco was the public official who resigned after having corruption charges raised against him. Despite having turned the Department of Education around in record time from one of the most corrupt and demoralized offices in government to one of the cleanest and most efficient institutions of society. His crime presumably was using government money to put out calendars with his picture on them. This also despite the fact that GMA had huge billboards that said she cared, paid for by taxpayers, and worse, as proudly announced by Mike Arroyo, by "friends and well-wishers." That was what got Mark Jimenez in hot water in the United States, making illegal campaign contributions. Roco's real crime of course was being named by Ibon as the person to beat in 2004.

Hernando Perez hasn't just had a vague hint of wrongdoing thrown his way, he has had a very definite accusation of taking a bribe unloaded at him by a congressman, Willie Villarama, who comes armed at least with legal documents, if not personal courage. Yet GMA not only has not urgently recommended his case to Dario Rama, she has shown tacit support for him by her silence. Perez himself, rather than resigning as Roco did to give investigators a free hand in investigating him, has shown only a fierce determination to cling to office at all costs. Well, the costs won't be his alone to bear.

None of these can possibly escape the eyes of the public. The contrasts are staggering. And unless GMA does something about it, she will find out, like Humpty Dumpty, that not all the posters that say she cares and not all the antics that show she dares will put her campaign back together again.

Double standards are double trouble.

'Prince of the people'

POLITICAL TIDBITS

Belinda Olivares-Cunanan

PRINCE Norodom Ranariddh, president of Cambodia's National Assembly and son of the legendary and durable King Sihanouk, was in town for five days last week on the invitation of Speaker Jose de Venecia. Earlier this year De Venecia and a group of representatives had visited Cambodia, where they were treated to trappings reserved for a state visit, such as an al fresco breakfast amid the splendors of the Angkor Wat ruins. The visit of the prince, a former professor of political science and law in the University of Aix-en-Provence in southern France during his exile from the Khmer Rouge regime in Cambodia, was in reciprocation of the Speaker's visit.

* * *

Ranariddh looked into ways to dovetail with RP government programs on poverty alleviation for his impoverished country, one of Asia's poorest. He and the Speaker discussed the creation of a bank among Asean members devoted exclusively to financing pro-poor projects. JDV brought him to Pangasinan to look at fish farm culture there, for possible technology transfer to Cambodia's many tributaries of the Mekong River. His wife, the French-educated Princess Marie, was escorted by Ms Gina de Venecia to the Haven for Women run by the Congressional Spouses Foundation for battered women, and to meet with the wives of Pangasinan mayors who run livelihoood projects.

* * *

Ranariddh easily won the hearts of those he met with his gentle unassuming ways and his "singing diplomacy." As a confessed francophone, the prince, who has kept his annual lecture on Asian history and politics at the southern French university despite his busy schedule in Parliament, obliged requests at various gatherings for him to sing his signature "La Vie en Rose." He inherited a flair for the arts from his father, who is well-known for his movies and music compositions; the prince produced and directed his first movie "Raja Bori" or Royal Land and plans to make more films so that Cambodia would be better known. He sang at the luncheon that President Macapagal-Arroyo hosted for him, Princess Marie and their poised and fashionable daughter Princess Ratana Devi, at Malacañang, and at De Venecia's dinner for them at his Dasmariñas home and in his Dagupan residence. The President received Ranariddh in the same room where her father, President Diosdado Macapagal, had received his father, King Sihanouk 40 years before.

Princess Ratana, on the other hand, came ready with her rendition of one of her favorites, "Dahil sa 'Yo." This prompted her father at one point to quip that "at the rate you are singing, my daughter, you will be unbeatable at the polls." He was referring to the plan of the 28-year-old princess, a French-educated political science graduate, to run for the National Assembly next year.

* * *

The interaction between the blue-blood university professor turned politician who will be 60 this January, and De Venecia, a journalist-turned businessman and later politician, who turns 66 on Dec. 26, was fascinating to watch. Both exhibit sharp minds steeped in world history and politics, and a good sense of humor and enormous savoir faire. At the dinner for the prince, JDV, together with other House leaders, awarded him the brand-new Congressional Medal of Achievement, which had just been approved by the House to honor "political, economic and cultural leaders who have distinguished themselves through their life work and their vision." Ranariddh was cited for his untiring efforts to raise the level of contact between the two countries and his role in "achieving peace and stability in his country and in the Southeast Asian region."

* * *

De Venecia noted the Prince's role in the resistance movement against the Khmer Rouge and his decision to enter the rough and tumble of politics despite his royal background. JDV pointed out that Ranariddh is only the second royal in the world to submit to an election by the people (the only other one being King Simeon of Bulgaria, said JDV, but Princess Ratana will soon be the third). As such, the prince, said JDV, is truly "a prince of the people."

* * *

To which Ranariddh responded by elucidating on the concept of the "God-King," which became the foundation of the glorious Khmer empire, now epitomized by the fabled temples of the Angkor Wat. He explained that in the earlier centuries Hinduism prevailed over his land, based on the concept that the ruler was born as "God-King" representing the deities. In later centuries, however, noted Ranarridh, Buddhism supplanted Hinduism and won the allegiance of the Khmer kings. In the 12th century, a ruler known as Jayavarman VII ascended the throne, and is now considered the greatest of Cambodia's ancient kings. One day Jayavarman expressed to his father puzzlement about their fealty to Buddha, when he is only a human being. Precisely, replied his father, I love Buddha because he is a human being. The father then counseled his son that as king he has to first be as close to the people. A human being first, and only after can he be God-King.

* * *

The precept that "without the people we are nothing," said Ranariddh, became enshrined in the hearts of members of the royal house of Cambodia. Its rulers, he stressed, have since realized that the king has two missions: to defend the people, and to feed them. This is why Jayavarman VII and his successors created an elaborate irrigation system in the Angkor area, called the *baray*, that up to now is regarded as an engineering marvel; the *baray* helped feed the people and kept them prosperous. In subsequent centuries, however, frequent wars with neighboring kingdoms and the rulers' mania for building temple after temple in the Angkor complex caused it to be overran by the Thais in the 15th century. But the Khmers subsequently retook the Angkor area and renamed it Siem Reap, meaning "Thai defeated."

Deliberate leaks

READERS' ADVOCATE

Raul J. Palabrica

IS a Cabinet revamp in the offing or not?

Yes, says the INQUIRER in its news reports, citing reliable sources who requested anonymity. No, declared the spokespersons of President Macapagal-Arroyo, who even chided the newspaper for spreading false rumors.

For reader Felicidad Despones of Malate, Manila, the manner by which the INQUIRER reported the rumored Cabinet shake-up left much to be desired. She wrote, "Last week, your front page was all about the supposed revamp in the Cabinet and you printed the names of the secretaries who will be removed. All your reports were denied by the Office of the President.

"Your reports were unfair to the secretaries concerned. I do not know what agenda you have when you published those rumors and gossips. Have you suddenly become a tabloid that panders to *tsismis* and useless chatter?

"Do you follow any criteria in deciding what rumors to publish and what to ignore? How clever of you to hide under the skirt of anonymous sources who refused to be identified. By that process, you are able to give legitimacy to news that no respectable newspaper would print.

"Please be more responsible in your reporting of rumors and gossips. Your credibility is at stake."

When apprised of the complaint, the editor in chief did not hesitate to share with me the identity of the "reliable sources" who gave her the information that formed the basis of the news reports in question. The sources are, in the language of journalists, impeccable.

Reliable sources

They are really Cabinet insiders. They walk the corridors of power in Malacañang. The information they leaked to the INQUIRER was within their area of competence and responsibility. The editor in chief had no reason to doubt their veracity.

The sources said the President was dissatisfied with the performance of some of her Cabinet members. They were not delivering on their assigned tasks. She plans to announce a revamp when she addresses the nation on Nov. 30.

The disclosure though had an implicit message. The President would prefer those "deadwoods" to tender their resignation instead so she did have to go through the unpleasant task of firing them. It was apparent from the way the inside tidbit was leaked that she wanted the message to be sent to the Cabinet members concerned through the INQUIRER.

This revelation did not surprise me. In countries with mature democracies, it is common practice by high government officials to pass confidential information to select journalists for political reasons. In his book "The Government/Press Connection," political analyst Stephen Hess, described the different kinds of leaks and their purposes as:

- Goodwill leak: relaying juicy tidbits to reporters in order to earn IOUs in hopes of getting favorable press treatment.
- Ego leak: a favorite of staff aides who impart sensitive information for their own vanity to convey the impression "I am an insider."
- Grudge leak: a staple of bureaucratic infighting aimed at cutting down influence or cutting short the career of some rival policymaker with stories about his temper, ineptitude, disloyalty, etc.;
- Trial balloon leak: often employed by presidential aides to test public reaction to some policy without political risk to the boss.
- Whistle-blower leak: usually by career civil servants outraged by waste, dishonesty or a cover-up and eager to expose the scandal.
- Policy leak: done at all levels to promote or sabotage some policy line, especially when an administration is divided.

Balancing act

The bottom line in all these leaks is to use the influence of media to accomplish the objective of the person who leaked the information without exposing himself to adverse political or administrative consequences. If the leak stirs the political pot, he can deny having anything to do with it and, most importantly, have the moral standing to criticize the journalists responsible for "spreading unfounded rumors."

I can appreciate the dilemma the editor in chief found herself in when the "reliable sources" volunteered to her information about the Cabinet revamp. She had to decide between letting a good story pass by (or be outscooped by other newspapers, which is a mortal sin in the industry) or allow the newspaper to be the messenger of the message addressed to some non-performing Cabinet members.

Her gut feeling, honed by years of experience in hands-on newspaper work, told her that running the story even if it appeared on its face to be only a rumor was something the public had the right to know because of its possible implications on their lives.

What she did not anticipate was one of the "leakers" had the gall to come out publicly to denounce the news reports as baseless and criticize the INQUIRER for fanning a canard. That somersault drew derisive remarks from the editorial room.

Grudge leak

It's clear from the substance of the information leaked to the INQUIRER that it was a "grudge leak" aimed at cutting short the term of office of some Cabinet members without making it appear that Malacañang had a hand in it. It was a clever move, but not quite. The intended prey refused to bite.

Hindsight is always 20-20 vision, but if I were in the editor in chief's shoes at the time of the leak, I would have entertained second thoughts about reporting the information in question.

Malacañang is not called a "snake pit" for nothing. What assurance do I have that the "reliable sources" are not using the supposed planned Cabinet revamp as the smokescreen for some internal maneuvering with higher political stakes? The drive for power can be so intoxicating that anything and, everything is fair game to accomplish that objective.

The jury is still out on whether the INQUIRER made the right decision in making news reports out of the leaked information. The events in the coming weeks will show if last week's stories about a Cabinet revamp were accurate or, as claimed by the PR staff of the President, unfounded rumors.

* * *

The readers' advocate may be reached at the following address: "The Readers' Advocate" c/o Philippine Daily Inquirer, Chino Roces Avenue corner Yague and Mascardo Streets, Makati City. Or through fax nos. 897-4793 to 94, or readersadvocate@inquirer.com.ph.

The INQUIRER is a member of the
PHILIPPINE PRESS INSTITUTE
The National Association of Philippine Newspapers

A tissue of conjectures

KRIS-CROSSING MINDANAO

Antonio J. Montalvan II

MANILA culture often ordains itself to speak for the rest of the country.

House Bill 4110 or the Reproductive Health Care Act is a case in point. In their obsession to criticize anything Catholic, the bill's proponents have forgotten one central cultural truth: not everything about morals is confined only to Catholicism. Many of the world's great religions recognize the existence of natural moral laws. And so they missed the crucial question in the whole matter: What about those who profess Islam or other religions, do they share the views of the congressmen and women?

As an act of cultural solidarity with our Muslim brethren during this holy month of Ramadhan, it may be an eye opener for us of different faiths to look at the bill from the perspective of Islam.

The bill is built on the principle of free choice. It defines reproductive health as implicative of "the freedom to decide if, when and how often to do so, including the right to use methods of their choice."

However, it is not only Roman and Orthodox Catholic churches, but also Islam, many Jewish sects and numerous Protestant denominations who teach that the only acceptable means of contraception are abstinence and natural family planning. There are no "pro-life" and "pro-choice" lobbies in Islamic communities. Islamic jurisprudence accords the union of the sperm and the egg as the beginning of human life. Limited contraception is permissible in Islam but only if it satisfies certain very strict conditions which we do not have the space to elucidate here.

The bill's implementation ensures "universal access to contraception to all... regardless of marital status." But Islam strongly emphasizes procreation as a religious duty only within the context of the family. Outside the family, it is haram or forbidden, condemned as zina, fornication. One look at Islamic societies and you will readily notice few teenage pregnancy cases. Islam says that the sexual urge should only be fulfilled through marriage. Why does it not say anything about abstinence? Is it not *doble cara* to denounce American imperialism and then condone American liberal values upon our young?

The bill's implementing mechanism convenes different health-related agencies to form the National RH Management Committee. It is silent on any mechanism allowing inputs from private sector and church-related bodies which seem to be completely ignored, yet enjoins the "private sectors and NGOs" to implement the integrated national policy designed by this committee. In Islam, an Islamic doctor is given the right to decline performing an operation that can be against Islamic morals and principles. But under the circumstances the bill is pushing, this too will not be possible.

Yet in the same breath, the bill defines "civil society" as constituting, among others, a "view point of development that gives primary consideration to respect for culture." Obviously, it is mere garnishing.

Among its presumptuous provisions is the empowerment of this national committee to "take necessary efforts to amend and repeal laws," particularly those that include, among others, contraception, abortion, marriage and family law, and reproductive rights of adolescents. The lines are as clear as crystal.

Islamic scholars, however, say none of the Western world's justifications on abortion are acceptable from the Islamic point of view. "They are excuses that reflect the selfish nature of a materialistic society," citing The Holy Qur'an as saying "do not kill your children because of want." One justification, illegitimacy, is a by-product of illicit sexual relations that Islam strongly condemns. Islam even prohibits aborting a pregnancy resulting from rape or aborting a defective fetus. The Islamic scholar Dr. Hassan Hathout articulates it thus: "Why kill an innocent life? But the baby should be the responsibility of society if the mother cannot support it. Why commit one crime because of the father's crime?"

Finally, the bill appropriates punishment for those who impede the exercise of "reproductive rights." This consists of one month to six months imprisonment and/or a fine of P20,000. Those who impede can be anybody. It can be one's spouse, one's doctor, or one's parents whose primary rights and duties it is to educate children are primordial and inalienable, regardless of the culture they are in. A young son or daughter can report the parents to the authorities and have them imprisoned. What a terrifying scenario for the Filipino family!

Pro-choice activists incessantly harp against Catholic defenders. But Catholicism shares a common ground with the other religions such as Islam in the recognition of certain natural moral laws. In some non-Islamic countries, the Islamic supreme mujtahid can issue a fatwah forbidding the use of birth control when this is seen as injurious to the Islamic faith. Pro-choice activists may wish to know that among UN bodies; the Vatican vote is always accompanied by the votes of Islamic countries which share the same thoughts on the issue as the Vatican's. Perhaps pro-choice groups should also start lobbying outside Islamic mosques.

Osama bin Laden, in his warped views of Islam which I certainly do not share, justified the Sept. 11 attacks as a castigation of the liberal values of much of America. Thank God our Congress buildings do not look like the twin towers!

* * *

Comments to monta@sni.ph

Religious fundamentalism and women's liberation

COMMENTARY

Dean Jorge Bocobo

WOMEN of the world, whether Muslim or not, whether contestants in beauty pageants or not, are under attack from a rising tide of religious fundamentalists who refuse to go quietly into the oblivion that modern secularism and liberal democracy consigns them to. Indeed, humans, whether female or not, can glimpse this phenomenon of our times in the horrific sectarian violence that has enveloped Nigeria, Africa's most populous country.

Riots between Christians and Muslims this past week, in the cities of Kaduna and Abuja, Nigeria, where the annual Miss World beauty contest was to be held, have taken the lives of over a hundred people. They were sparked by a commentary in a major Nigerian newspaper, This Day, in which it was too tongue-in-cheekly suggested that the prophet Muhammad might well have chosen one of the contestants for his harem. (Having many wives is a privilege given to him, and him alone, as Allah's prophet, by the Holy Koran. But many powerful Muslim males in history, perhaps suspecting the true authorship of the relevant passages, have done the same, this being the source of many misconceptions about Muslim marriage among strictly monogamist Christians. And the promise of a harem of 70 virgins in Paradise, has possibly inspired many a suicide bomber into self-destruction.)

It is not so well-known however, that the recent violence is only part of a civil crisis gripping Nigeria over the jurisdiction of shari'a courts that has already immolated thousands of lives in the name of recalcitrant religion. Nigeria is predominantly Muslim, but has a strong Christian minority, to which belongs its elected president, Olusegun Obasanjo. In the year 2000, Nigeria's National Council of States had agreed to suspend the adoption of Islamic shari'a law by some of the northern states, and to uphold the federal penal code in all criminal cases.

Progressives hailed the landmark agreement, but Islamic fundamentalists resisted it. Militants stoked the fires of religious hatred to uphold the power of the shari'a courts. This, Amina Lawal, a young Nigerian woman knows very well. She was condemned to death by stoning last March for adultery in Katsina state, because she got pregnant after being divorced from her husband. Her male lover was exonerated for "lack of evidence." Her defense, suggested by Islamic lawyers, is most curious—a long held belief that the human zygote can remain dormant in the womb for years before developing into a fetus. Her case is on appeal and execution stayed until 2004, because of worldwide attention and the efforts of Amnesty International.

There is more to the pageant riots and Amina Lawal's case than meets the eye. Religious fundamentalism has been on the rise throughout Africa for years. They are but a manifestation of the ongoing clash of civilizations that has precipitated the first world war of the 21st century, the war on terrorism. I say this because religious fundamentalism is also the very soul of Osama bin Laden and his al-Qaida terrorist movement.

Although militant Islamists claim to be fighting for the umma, or the universal community of 1.2 billion Muslims worldwide, they are not doing so equally for the 600 million or so who are females. They are against education for women, against political and economic rights for them, and they want to turn the tides of history against the liberating force of democracy. Fundamentalists are against gender equality for women. They hate to see women taking their places in schools and government, business and churches, as well as driving cars and baring their bodies. They feel threatened and blame Western civilization, with its liberal culture, for upsetting age-old patriarchal traditions. We saw what the terrorists would rather have, in Afghanistan under the rule of the Taliban, where women were reduced to nonentities under an oppressive bourqa of male religious supremacy.

Although church-influenced media have been treating the issue gingerly, the Roman Catholic Church hierarchy is also caught in the jaws of a moral crisis over eye-popping revelations of sexual misconduct by its clergy, including priests and bishops. When the American bishops tried to adopt a "zero-tolerance policy" earlier this year against priests in the ministry accused of pedophilia (disordered attraction to pre-pubescent children); ephebophilia (same, but for adolescents), homosexual and "ordinary" rape, they were stopped cold in their tracks by the Vatican, which invoked canon law to protect its priests and bishops from victims and advocates that have been turning up the heat on them. A revised policy was finally adopted only two weeks ago. It demands strict compliance with civil and criminal law, but with protection for those few who may be falsely accused. The latter are few because of the shame and opprobrium that victims must endure to mount an accusation.

This is not a small problem of only one or two priests. Consider that a website maintained by victims, already lists at least 500 priests with credible records of such abuse in the United States alone. In case after case, bishops have protected erring priests, and literally hundreds of millions of dollars have been paid by the Church in the United States, Canada and Ireland to keep a lid on the scandal. There has been an eerie silence from the Philippine Church on what the local situation might be in the land of Padre Damaso.

In the final analysis, these crises in Islam and Catholicism are not about sex but about power—the power of religious and cultural institutions resisting the historic challenge that democracy and secularism pose. Ultimately, it is about women's liberation, which is to say, human liberation.

* * *

Comments to deanjbocobo@yahoo.com

Those who made the case against Meralco

IN THE FLURRY of politicking about the Meralco refund, many of those who deserved to be applauded were left by the wayside.

The militant Left has staged its rhetoric in the streets. Our politicians have spewed their opinions with all the attendant pomp. The media continue to feed on this season's issue as usual. Forgotten in all the heat and smoke are the people who worked for the case to be elevated to the Supreme Court.

The men and women of the Energy Regulatory Board (now Energy Regulatory Commission) and the Commission on Audit deserve to be praised on the matter more than anyone else.

It was the ERC that asked the COA to a review Meralco's petition for a P0.21 per kilowatt hour (kWh) increase in 1993. It was the COA that faced the might and power of the Lopez management. The COA correctly questioned the abuse of Meralco's management in passing to its customers the company's income taxes and the cost of the company's idle ruling today.

The ERC, backed by the findings of the COA, relentlessly pursued the case. That is why we speak of the Supreme Court's landmark ruling today.

Too much politicking has hampered our institutions. It is time that our hardworking government institutions were given the acknowledgement that they deserve. In the final analysis, our development as a country is dependent on their hard work.

We look forward to more inspirational accomplishments by our government institutions as they strive to pursue the administration's thrust of a strong republic.

—ROMY RODRIGUEZ,
spokesperson, Ang Bagong Pilipino, Aprey Bldg.,
4120 Kalayaan Avenue,
Barangay Sta. Cruz, Makati City

Ridiculous and malicious accusation

SEN. Panfilo Lacson's accusation that I received $2 million in exchange for signing a legal opinion that paved the way for the signing of the contract of the Caliraya-Botocan-Kalayaan power plant (CBK), is ridiculous and malicious.

Once and for all, I would like to correct false stories that have been circulating and which have not been settled up to now despite my earlier clarification.

The Department of Justice's participation in the Impsa (the Argentinian power company awarded the CBK power plant project) deal was limited to ruling on the legality of the Government Acknowledgement and Consent Agreement (GACA) entered into by the Department of Finance (DOF).

Lacson's allegation that the contract was signed during the Macapagal administration is meant to mislead the people into believing that the present administration entered into what he calls an anomalous and onerous contract. The truth is that the contract was concluded and signed on Nov. 6, 1998, as records show, and therefore, it was during the Estrada administration.

Records would also show that former President Estrada gave full power to Finance Secretary Jose Trinidad Pardo to sign the contract on the CBK in his behalf.

Lacson also accuses me of signing the legal opinion on the GACA, two days after I became justice secretary. Untrue. I signed the legal opinion two weeks after the legal staff submitted the draft to my office which was dated Jan. 24, 2001. I was able to sign the opinion only on Feb. 1, 2002. It is deplorable that despite my explanation, and despite what the records show, people continue to believe Lacson's false and malicious accusations.

Lacson made the public believe that the opinion I signed was essential to the approval of the contract. Again, this is untrue. The review and approval of government contracts do not fall under the mandate of the DOJ but on government economic agencies such as the DOF and the National Economic and Development Authority.

The opinion we rendered certifies the obligations to be assumed by the Philippines in the GACA, (entered into by the DOF), under the laws of the Philippines are legal, valid and binding obligations.

We would like to emphasize that any action that this department and mine, in rendering said legal opinion, is regular and not tainted with any corruption or bribery.

We are attaching the chronology of main events involving the CBK project for more information.

—HERNANDO B. PEREZ,
secretary, Department of Justice

OFW benefits, not more press releases

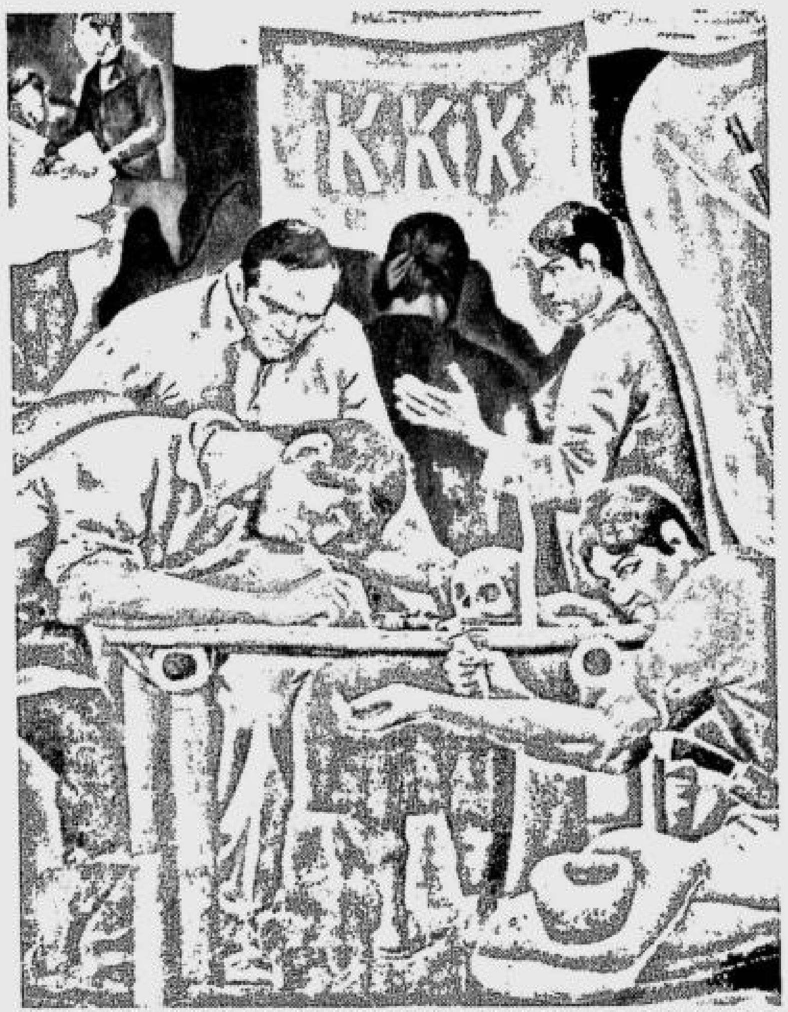
MUCH has been said about the overseas Filipino workers being modern-day heroes. But the fact remains that all these praises heaped on them are not more concrete than the press releases written about them.

What about down-to-earth benefits that will be enjoyed by most of them such as a special discount at the Duty Free shop, free renewal of passport, special awards to those who remit a certain amount of dollars through the banking system, and a special ID that will entitle them to a special discount in certain stores, hotels and restaurants?

And while we are at it, what about a discounted fare for all their domestic travels? These will certainly perk up their spirits while they are home.

—AVELINO U. FALCON, Bexair,
Bahrain International Airport
P.O. Box 50280, Muharraq,
Kingdom of Bahrain

Setting the record right



FILIPINO HERITAGE

IN OUR calendar, Nov. 30 is Bonifacio Day. During the opening of the National Historical Institute Museum, there was a statement that caught my attention in the display "Andres Bonifacio, the founder and president of the Katipunan."

Based on sources I read, the secret society not yet called the Katipunan, was conceived by Ladislao Diwa of Cavite while he was in Manila. It was based on his readings on the French Revolution. This led to the organization of the Katipunan and the use of a triumvirate scheme where each member recruits and forms another triumvirate in order to gather more members in the secret society. Initially, Diwa gave the idea to his bosom friend, Theodoro Plata. To complete the triumvirate, Plata recruited his brother-in-law, Andres Bonifacio. The truth is Diwa, not Andres Bonifacio, was the founder of the secret society eventually known as the Katipunan.

During the formal Katipunan organization, Deodato Arellano was elected the first president, not Bonifacio. In the second reorganization, Roman Basa, who hails from Cavite, was elected president. During Basa's incumbency, he discovered that the funds of the organization were not well accounted for and this was attributed to Bonifacio who held the post of fiscal comptroller. Bonifacio, then with allies in the malversation of funds, staged a coup d'etat, toppling Basa and took unto himself the title of "Supremo." In other words, Bonifacio's ascent to the Katipunan's presidency had dubious beginnings.

The National Historical Institute ought to correct such a distortion to place our country's history in the right perspective.

—CAPT. ARSENIO A. GUINTO SR.
PN (ret.), chair, Cavite Historical
Committee, 370 A. Del Rosario St.,
Caridad, Cavite City

Filipino superiors in many religious orders

THE ARTICLE of Gilda-Cordero Fernando (PDI, 11/17/02) gave a positive and uplifting outlook on the Filipino culture—which according to one American journalist is a "damaged culture."

But "God writes straight in crooked lines." This saying may aptly apply to Filipino culture, in general, and it applies very nicely to Cordero's deep insight, and belies any contrary belief about the Filipino.

I am a man of the cloth and I am happy to tell you how Filipinos are taking over the helm of governance of several large international religious orders or congregations all over the globe. Today, many of them have in fact saved the dying institutions based and originated in Europe and America. So, move over Germans, Dutch, Spanish or Italians. The Filipino superiors are there to take over—to serve, bringing with them wisdom and grace in testimony of faith and service.

The word "Philippine/Philippines" is itself international. It is English, French and Spanish—and very Filipino. Indeed, the Filipino life is a living parable in our post-modern world!

—EFREN C. JIMENEZ, OFM
Commissariat of the Custody
of the Holy Land-Phils., 69 San
Pedro Bautista St., SFDM
1104 Quezon City

Who's fooling whom?

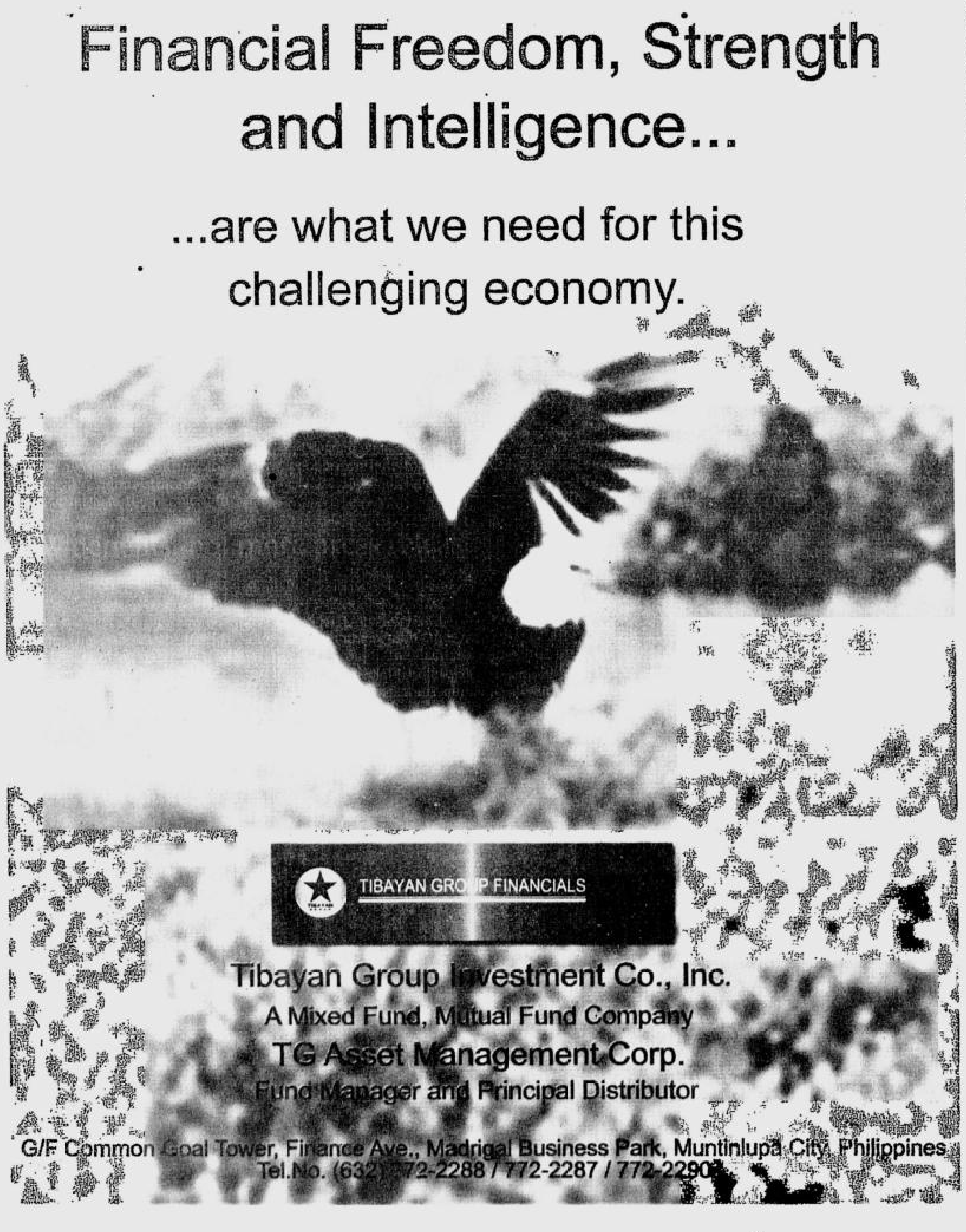
ON THE P28 BILLION refund of Meralco as ordained by the Supreme Court, it is the impression of many people that we have been fooled by the Lopez family who controls the power firm. That was my impression too, until I heard over the radio the interview of a Meralco official that the Lopez family owns only 18 percent of the firm and 25 percent is owned by the government.

If that is so, why did the government allow the Lopez family to control Meralco and fool the people?

So I was correct in my original suspicion that it was the government ultimately that has been fooling the people all this time. When I saw the big PPA charges in this month's Meralco bill of my Manila apartment, I knew I had been fooled by the TV spots of this government that our electricity bill has been reduced with the reduction of the PPA.

But I don't think it can fool us all the time.

—CEFERINO S. PAREDES JR.
San Francisco, Agusan del Sur


Financial Freedom, Strength and Intelligence...
...are what we need for this challenging economy.
TIBAYAN GROUP FINANCIALS
Tibayan Group Investment Co., Inc.
A Mixed Fund, Mutual Fund Company
TG Asset Management Corp.
Fund Manager and Principal Distributor
G/F Common Goal Tower, Finance Ave., Madrigal Business Park, Muntinlupa City, Philippines
Tel.No. (632) 772-2288 / 772-2287 / 772-2290

U.P. in the Visayas
Miagao, Iloilo

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID (BIDDING OF IT EQUIPMENT AND LABORATORY EQUIPMENT)

The University of the Philippines in the Visayas (UPV) invites all interested bidders to apply for eligibility and to bid for IT Equipment and Laboratory Equipment of various brands as follows:

Set A (IT Servers and Peripherals)

1. CCSI Dual AMD Athlon 2000+MP Powered Servers
2. Intel Pentium IV 2 4 GHz Powered Servers
3. AMD Athlon 1700+Powered Workstations
4. Samsung & Hyperlink Technologies Wireless Equipment
5. Equinox Multi Modem Adapter Cards
6. D-Link Network Cards
7. Epson LQ-2180 Printers
8. Cisco Catalyst 2950 Switches

Set B (Laboratory Equipment)

1. Inorganic Nitrogen Analyzer to include gas diffusion module, conductivity, peristaltic pump (channel or roller type) and complete accessory kit
2. Auto Sampler/Sample Changer
3. Chart Recorder

The Schedule of bidding activities is as follows:

Deadline for submission of Eligibility requirements	**December 16, 2002** 10:00 a.m. Supply and Property Services Office U.P. in the Visayas, Miag-ao, Iloilo
Pre-Bid Conference	**December 20, 2002** 9:00 a.m. Tearoom UPV Kitchenette Iloilo City Campus
Opening of Bids	**January 6, 2003** 9:00 a.m. Tearoom, UPV Kitchenette Iloilo City Campus

Registration and eligibility requirements set forth under Section 16.1 of EO 40 shall be submitted to UPV-BAC Secretariat, UPV, Miag-ao, Iloilo. Bidding documents may likewise be secured from BAC Secretariat and the same shall be issued to duly registered bidders upon payment to the University Cashier a non-refundable fee of Three Thousand Pesos (P3,000.00) for Set A and Five Hundred Pesos (P500.00) for Set B.

The approved budget for the IT Equipment is P6.7M and P2.0M for Laboratory Equipment.

The University reserves the right to accept or reject any or all bids, to waive any informality in the bids received and to accept such bid which is most advantageous to the University and/or to nullify the bidding without giving any reason. The University further assumes no obligation whatsoever to compensate or indemnify the bidders for expenses or losses that may be incurred in connection with the said bidding.

For further information, please contact UPV-BAC Secretariat at Tel. Nos. (033) 3381535; 3159625 and (033) 3158141 during office hours or e-mail us at www.upv.edu.ph.

(Sgd.) ROWENA PAZ L. GELVEZON
Chair, UPV Bids and Awards Committee

(PDI – Nov. 25, 2002)

Death toll hits 200 in Miss World riots

KADUNA—Riots triggered by Muslim opposition to the Miss World beauty pageant forced the event out of Nigeria on Sunday, as a civil rights group said the death toll from the violence had risen to 200.

Some 90 Miss World contestants flew out of the Nigerian capital Abuja bound for London, a witness said, after officials said the event had been moved because of the bad publicity surrounding an outbreak of anti-Miss World protests.

The privately chartered plane left Abuja at around 3:30 a.m. It headed for the British capital, which will now host the beauty pageant's Dec. 7 grand finale.

Violence continued in parts of the northern city of Kaduna, where 15 churches and eight mosques have been burned to the ground in two days of sectarian violence, Shehu Sani, head of the Civil Rights Congress (CRC), said.

Sani said observers had counted 200 dead and 600 injured in fighting with security forces and hate attacks by rival Muslim and Christian gangs.

The Red Cross would not give a fresh casualty figure Saturday, saying it wanted to avoid stirring tensions, but its death toll for Thursday night's violence alone was 100, suggesting the CRC figure was plausible.

More than 4,500 people have fled their homes in Kaduna to avoid the killings, said Emmanuel Ijewere, president of the Nigerian Red Cross.

Organizers had hoped that the beauty contest, billed as the world's most watched television event, would brighten the image of Africa's most populous nation as a tourist destination.

Instead it provoked protests, at first confined to angry statements by Islamic leaders and religious scholars, but then escalating after the contestants arrived in Abuja this month.

SOLDIERS try to restore order in Nigeria AP

The final straw came on Saturday last week when a Nigerian daily published an article previewing the pageant in which it was suggested that the Prophet Muhammad might have married one of the contestants.

Violence erupted in Kaduna when Muslim youths torched the local office of the newspaper responsible, and then fell to fighting with Christians and security forces.

On Saturday AFP reporters saw around 1,000 people hiding in the grounds of the Kronenbourg brewery in Kaduna, protected by troops and an armored car, as gunfire sounded and houses in the area burned.

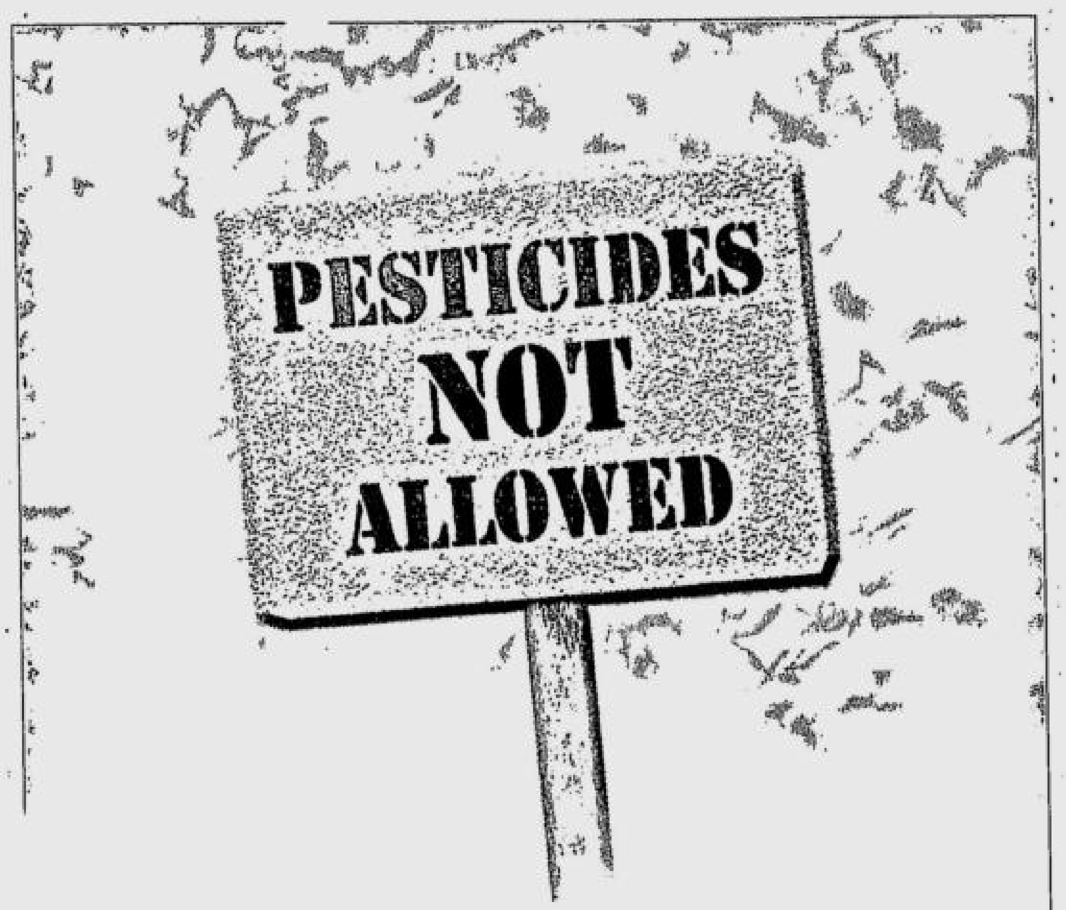
In the Barau Dikko hospital in Kaduna dozens of people suffering from burns, cuts and bullet wounds recounted how they were brutalized in their homes by gangs from the opposing religious group.

"Seven men burst into the house where I was living with four members of my family. They killed them all and beat me with a stick," a badly bloodied Mary Ayuba, 21, from the mixed suburb of Kabala Doki, mumbled.

As the death toll mounted, Muslims in the city made it clear that their anger was not just reserved for the the offending article, but also extended to the Miss World pageant organizers themselves.

"Why should fortune-seeking individuals impose on us something we don't approve of?" asked Isayaku Hamza, 37, a school teacher from the riot-torn Kaduna suburb of Kabalan Doki.

But the contest's bosses refused to accept that their presence had contributed to the spiraling tensions, and instead chose to blame the media for forcing them out of Nigeria with negative coverage of the events. *AFP*



WHERE AMARGOZIN IS NURTURED ONLY IN
ENVIRONMENT-FRIENDLY FARMS

Amargozin
AMPALAYA CAPSULES 500 mg

Food Supplement for DIABETICS

Out here in environment-friendly farms, the Makiling variety ampalaya is grown to full perfection using only organic fertilizers and pest control. The farms strictly implement a no chemical pesticide policy.

With this kind of care given, you can be sure that Amargozin is a very potent and safe food supplement for diabetics.

Amargozin. Nature's answer to diabetes.

Marketed by ALTERMED

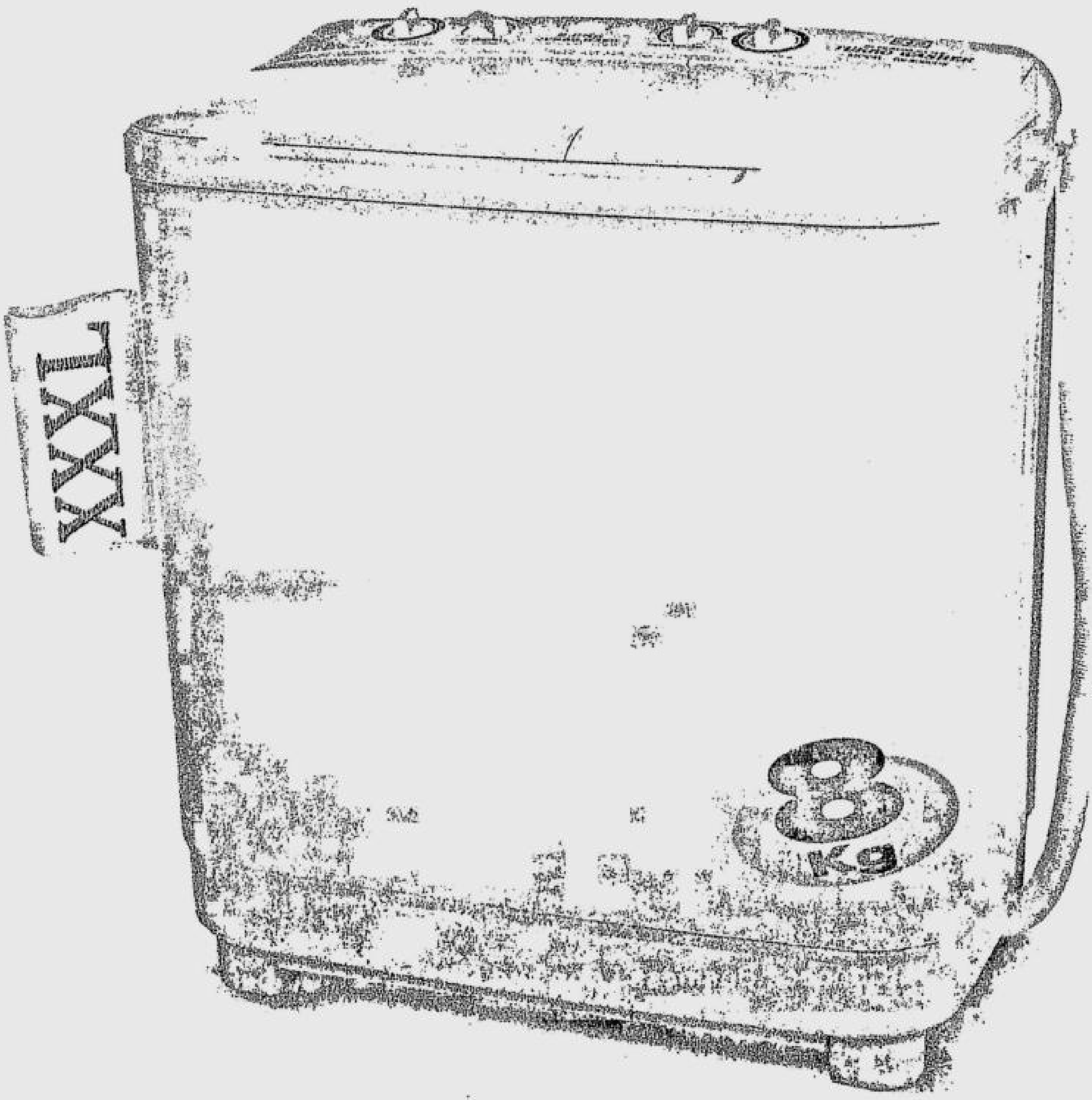
Manufactured by Pascual Laboratories, Inc.

Available at all mercury drug stores nationwide.

Marketed by ALTERMED CORPORATION Tel No. (632)411-9907 • 925-8468 • 920-1911

Amargozin
AMPALAYA CAPSULE

For big laundry needs,
Size Does Matter



3D TURBO WASHING MACHINE
Your wash is my command

Large spin-drying and rinsing capacity (8.0kg) • Powerful motor • Equipped with timer • Water supply port for rinsing • Rust-proof body • Bottom cover to minimize object intrusion

3D
For quality you can trust

No letup in allied air strikes

BAGHDAD—As US and British warplanes continued to pound southern Iraqi targets Saturday, Baghdad accused US President George W. Bush of using lies and deceit to garner Nato support for a military incursion.

The planes carried out raids "against civilian installations in the province of Misan," the official Iraqi News Service quoted a military spokesperson as saying.

The US Central Command confirmed that warplanes of the US-British coalition hit a mobile radar system in southern Iraq as they patrolled a no-fly zone established by the allies over the region in the aftermath of the Gulf War.

The strike, in which the aircraft used precision-guided weapons, occurred south of the Iraqi city of Al Amarah, approximately 264 km southeast of Baghdad, about 6 a.m., the command said. The results of the strike were being assessed.

"Today's strike came after Iraq moved the mobile radar into the southern no-fly zone," the statement pointed out. "The radar provides tracking and guidance for surface-to-air missile systems that can target coalition aircraft."

Almost daily incidents currently oppose Iraq's air defenses and combat aircraft from the United States and Britain enforcing no-fly zones in northern and southern Iraq.

Iraq accused Bush of trying to lure his Nato allies into war as the US leader rounded off visits to future Nato countries in Europe with a new condemnation of the Iraqi regime.

"Little Bush went to the Nato summit in Prague, carrying lies and his aggressive policies toward Iraq," said the Iraqi government newspaper al-Jumhuriya as Baghdad prepared for next week's launch of the first UN arms inspections in four years.

"Bush is using deceit in order to incite Nato countries against Iraq and render himself the guardian of security and peace in the world," said the daily.

Russian Foreign Minister Igor Ivanov, in a veiled warning to Washington not to do it alone, said the world could not rid itself of terrorism just by forcing a regime change in Baghdad.

"The international community must understand that it will not settle the problem of terrorism simply by settling the problem of Iraq," Ivanov said after a meeting in Moscow with the diplomatic chiefs of the Shanghai Cooperation Organization (SCO), which groups Russia, China and four former Soviet republics in Central Asia.

And the Bush administration gave its clearest indication to date it might consent to Saddam Hussein staying in power if the Iraqi leader agreed to give up its suspected arsenal of weapons of mass destruction.

The United States continues to insist that regime change in Iraq remains its official policy.

But US Defense Secretary Donald Rumsfeld told CNN Iraq's verifiable disarmament—without Saddam leaving office—could be a solution to the current standoff. *AFP*

STREAKING INTO ORBIT REUTERS

A couple sits by a campfire as the space shuttle Endeavor streaks into orbit on Nov. 23 after weeks of delay, carrying a new set of residents and another building block for the international space station.

WORLDBRIEFS

'Happy to be here'

QINGDAO—China and the United States sought to strengthen often shaky military-to-military ties Sunday, with the visit of a heavily armed US anti-submarine cruise missile destroyer to the headquarters of the Chinese North Sea Fleet. The USS Paul F. Foster pulled into Qingdao's Jiaozhou port under cold but sunny skies as part of efforts by both sides to resume regular military-to-military relations cut off following an April 2001 collision between a US spy plane and a Chinese fighter jet. "We are very happy to be here," the Foster's Commander John "Chuck" Nygaard said. *AFP*

Tanker ablaze

HONG KONG—A tanker carrying 20,000 tons of liquefied petroleum gas caught fire in Chinese waters Sunday, forcing the crew to abandon ship, an official said. No one was injured and the crew of the Panamanian-registered Gaz Poem was picked up by nearby vessels, said a government spokesperson, who would identify herself only by her surname, Tang. Local radio reports said the crew members were of Spanish and Philippine origin, but Tang said she had no such information. *AP*

Press freedom

HONG KONG—A coalition of local and foreign media groups voiced their concerns Sunday that Hong Kong's planned anti-subversion laws would severely restrict free expression here. The Hong Kong Journalists Association and the Hong Kong Press Photographers Association released a petition signed by 879 local journalists demanding the government scrap the harshest measures in the planned laws. They warned the controversial laws would make a "crime out of free speech." Under Article 23 of the Basic Law, the territory's post-1997 mini-constitution, Hong Kong is obliged to pass laws banning treason, sedition, subversion and theft of state secrets. However there is no timeline on when Hong Kong has to introduce these laws and many groups have expressed fears China is pushing the territory to ram them through so it can suppress the media, free speech and religion. *AFP*

Laptop examined

CILEGON—Indonesian and Australian police searched houses of Bali bombing suspects over the weekend and were examining a laptop computer found at a home of the prime suspect in the attack, an investigator said. Police found the computer on Saturday at a home rented by Imam Samudra in western Java, an investigation team member said in Cilegon town in Banten province. "We are still conducting investigations" of the laptop's contents, the investigator said, declining to give details. *Reuters*

2 aid workers attacked

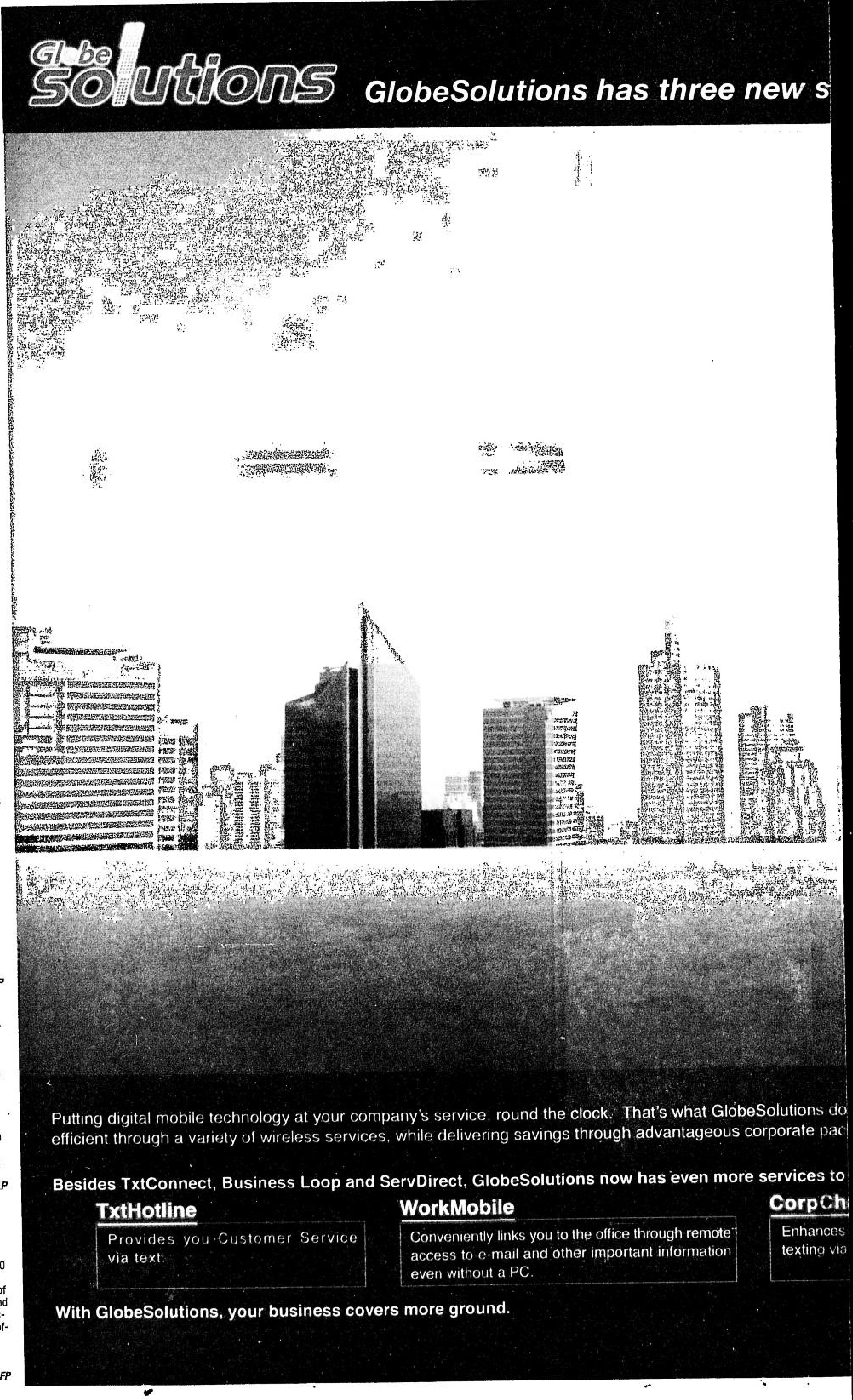
KABUL—Two international aid workers were attacked, beaten and robbed at gunpoint near a lake outside Afghanistan's capital, a UN spokesperson said Sunday. The incident occurred Friday near Kargha Lake, a popular picnic spot 20 km northwest of Kabul, said UN mission spokesperson Manoel de Almeida e Silva. Four armed men in a private vehicle forced the aid workers to stop and drive to a secondary road, where the aid workers were "brutalized and physically assaulted" and were robbed of money, equipment and documents, Almeida e Silva said. *AP*

US port deal

WASHINGTON—Dockworkers and shipping companies on the US West Coast reached a tentative six-year contract agreement early Sunday, potentially ending a long, caustic labor dispute that closed the ports and prompted intervention by the president. Sticking points had centered on shipping companies' desire for computerized cargo tracking systems that will make dockside work more efficient, but also cost jobs. The union in return wanted increased compensation and pension benefits. Chief federal mediator Peter Hurtgen praised both sides, saying lead negotiators in San Francisco "demonstrated statesmanlike leadership, which made this agreement possible." *AP*

Biggest workout

BANGKOK—Thailand on Sunday claimed the world record for the biggest-ever aerobics workout after Prime Minister Thaksin Shinawatra and tennis star Paradorn Srichaphan led nearly 47,000 people in the mass event. Health ministry official Jeeranan Meepa said authorities were confident of claiming the title after 46,824 people stretched and star-jumped their way through the 61-minute session Saturday. "Although we have to wait for an official confirmation from the Guinness Book of Records, which will take a month, we can now claim that we have the most number of people joining to do exercise together," she said. *AFP*



Globe solutions
GlobeSolutions has three new s

Putting digital mobile technology at your company's service, round the clock. That's what GlobeSolutions do
efficient through a variety of wireless services, while delivering savings through advantageous corporate pa

Besides TxtConnect, Business Loop and ServDirect, GlobeSolutions now has even more services to

TxtHotline
Provides you Customer Service via text.

WorkMobile
Conveniently links you to the office through remote access to e-mail and other important information even without a PC.

CorpCh
Enhances
texting via

With GlobeSolutions, your business covers more ground.

Antiterror ads spark controversy

SYDNEY—Australia announced plans Sunday to launch an advertising campaign telling people how to spot terrorists, prompting warnings that it could whip up public hysteria and encourage racial stereotyping.

Prime Minister John Howard said the unprecedented television advertisements would be launched in time for the Christmas holidays, reinforcing the need to be alert to terrorist threats.

"This is virgin territory for Australia and I don't pretend that we'll have it absolutely right," he told Channel Seven television.

Howard said the campaign would urge people to report anomalies such as an abandoned car outside a public building or a person leaving a package in a bar and then running off.

"I don't want people to become paranoid about this but we have to try, however inadequate the advice may be, we have to try and help people."

Howard said Australians had to get used to the fact that there may be terrorists among them, although they should not allow it to change the way they go about their lives.

The publicity campaign is the latest sign of Australians coming to grips with the fact that they are vulnerable to terrorism following last month's car bombing in Bali that killed at least 190 people, about half of them Australian.

The country is currently on high alert after authorities last week said they received credible information terrorists planned to target Australia.

Queensland state Premier Peter Beattie said the government needed to ensure the content of the advertisements was sensitively dealt with.

"I don't want to see people judged on their ethnic background . . . we've got to be careful we don't get any hysteria about this," he told reporters.

Federal opposition leader Simon Crean declined to back the planned advertising campaign until the government gave him more details on its content.

He said while the advertisements could act as a way for authorities to "take the Australian public into our confidence," details outlined by Howard were too vague.

Howard also flagged tougher immigration laws allowing members of banned terrorist organizations, such as Jemaah Islamiah (JI), to be deported even if they hold a valid visa to be in Australia.

His comments followed federal government confirmation that a man claiming JI membership is living in Australia on a valid visa.

Howard said the government did not have the power to deport the man.

"It may well be that we will want to approach the parliament again with some further changes," he said.

"These are once again delicate balance issues, we don't want to abrogate basic rights.

"But on the other hand most Australians will take the view that anybody who has trained with a terrorist organization, whatever that person's status is in this country legally, is not really the sort of person we like to have here." *AFP*

THE DAILY GOSPEL

Monday, November 25, 2002
34th Week in Ordinary Time

1st Reading: **Rev 14:1-3, 4-5**
Gospel: **Lk 21:1-4**

Jesus looked up and saw rich people putting their gifts into the treasure box; he also saw a poor widow dropping in two small coins. And he said, "Truly, I tell you, this poor widow put in more than all of them. For all gave an offering from their plenty, but she, out of her poverty, gave all she had to live on."

Commentary

It is not difficult to picture this scene. Maybe because nowadays we have too many poor people with us. It is not a matter of increasing their virtue. The poor as well as the rich have many defects. But we must recognize that they tend to be very generous with the little they have. Their capacity to share is very great. It is not a theory. There are many who can testify to this generosity, this attitude of hospitality. We can give many psychological explanations. But, could it not be that the poor, by being poor, are simply freer? Let us remember that when we follow Jesus our baggage better be light.

Claretian Publications Inc., 8 Mayumi St., UP Village, Diliman, Quezon City, UP P.O. Box 4, Diliman, 1101 Quezon City; Tel.: 921-3984; Fax: 921-7429; E-mail: claret@cn1.net; Websites: http://www.bible.claret.org (Claretian Publications Inc.) & http://missionaries.claret.org (Claretians in the Philippines)

SUPREME COURT DOCTRINES

REMEDIAL LAW (EVIDENCE)—Proof of moral character of the offended party—In the Philippine setting, proof of the moral character of the offended party is applied with frequency in sex offenses and homicide. In rape and acts of lasciviousness or in any prosecution involving an unchaste act perpetrated by a man against a woman where the willingness of a woman is material, the woman's character as to her chastity is admissible to show whether or not she consented to the man's act. The exception to this is when the woman's consent is immaterial such as in statutory rape or rape with violence or intimidation. In the crimes of qualified seduction or consented abduction, the offended party must be a "virgin" which is "presumed if she is unmarried and of good reputation" or a "virtuous woman of good reputation." The crime of simple seduction involves "the seduction of a woman who is single or a widow of good reputation, over 12 but under 18 years of age xxx." The burden of proof that the complainant is a woman of good reputation lies in the prosecution, and the accused may introduce evidence that the complainant is a woman of bad reputation. [Citations omitted.] [En Banc, Justice Puno, People v. Lee, G. R. No. 139070, May 29, 2002]

DIGEST BY R. B. VERA

Save a Life!

Your complete indoor & outdoor first aid kit

Instant relief in breathing

OXY-GEN THERAPY SET

Includes:
Oxygen Regulator
Nasal Cannula
Oxygen Cylinder
Stroller Bag (3 in 1)

Distributed by:
medical center trading corporation
Pioneer St., Cor. Shaw Blvd., Pasig City Tels. 631-1715; 631-6355; 637-8504
Fax (632) 631-7869 E-mail Address: medcen@info.com.ph

Pasig City (02)	Manila City (02)	Cebu City (032)	Davao City (082)	Iloilo City (033)	Lipa City (043)	Pampanga (045)
631-1715	711-8374	254-2367	222-4404	320-1413	757-2051	961-7892

Available in all mercury drug Stores Nationwide

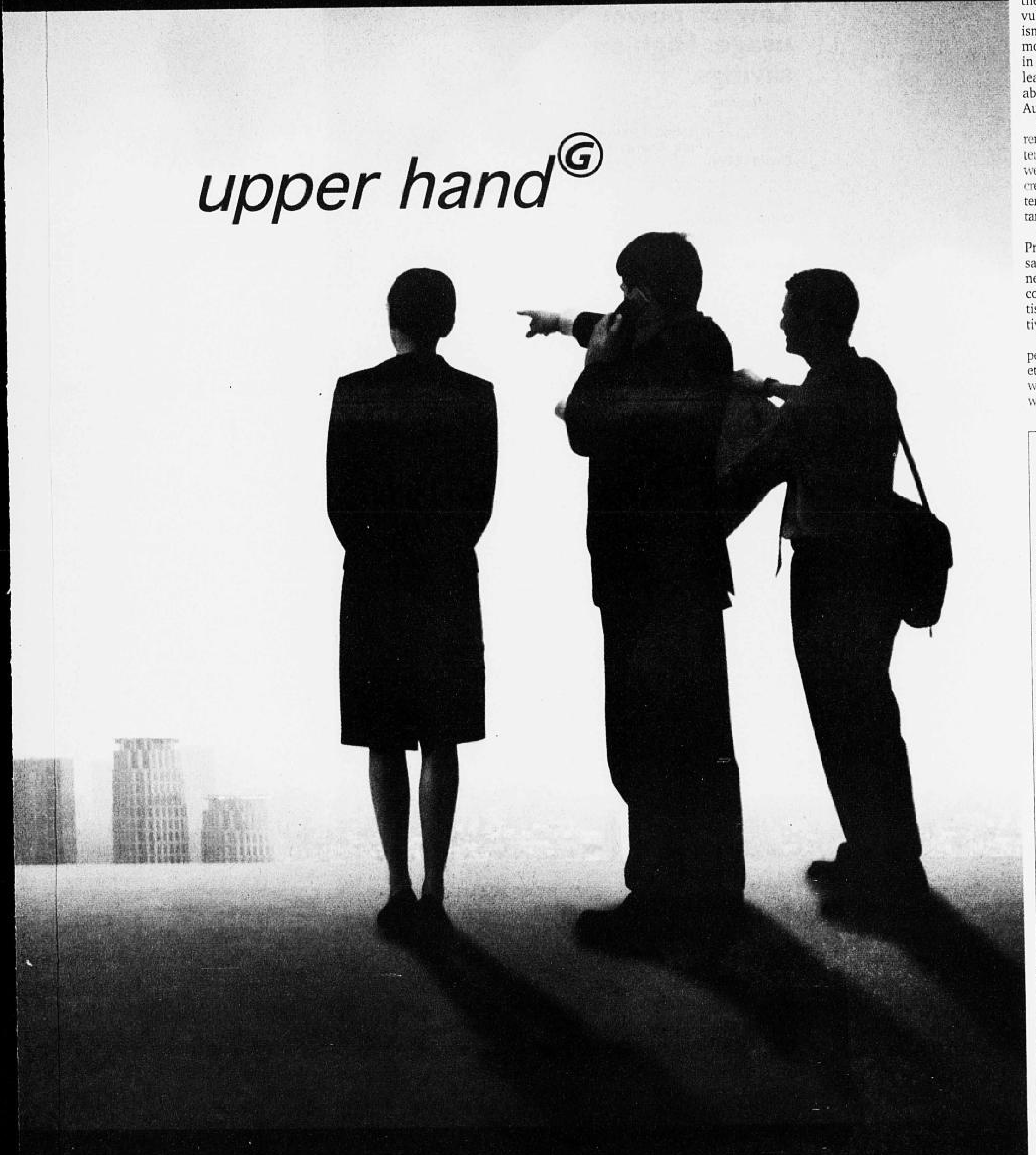
CASH REWARD
P 20,000

FOR ANY INFORMATION LEADING TO THE APPREHENSION OF PERSON OR COMPANY ENGAGED IN THE MANUFACTURE OF **FAKE HANES** PRODUCTS (T-SHIRT/ SANDO/ BRIEF).

CALL OUR LEGAL COUNSEL HOTLINE:
Tel. # (02) 638-8826

THE HANES BRAND TRADEMARK IS OWNED BY SARA LEE CORPORATION U.S.A.

ervices to give you greater advantage.



es – makes your business more
kages.

put you on top of everything:

at

office communication through
phone to PC and vice versa.

Initially offered to corporate-managed accounts in Metro Manila. For more information, call the GlobeSolutions Hotline: 730-1999 or email: globesolutions@globetel.com.ph.

making great things possible Globe HANDYPHONE

BEST COPY AVAILABLE

NORTHERN LUZON BUREAU
Room 201, Bonuan Apartelle
10 Happy Glen Loop, Baguio City
Tel. No. (074)443-9255
Fax No. (074)443-8971
E-mail: inq_baguio@inquirer.com.ph

SOUTHERN LUZON BUREAU
23 Aurora St., Old Albay District
Legazpi City
Tel. No. (052) 820-8402
Fax No. (052) 820-1274
E-mail: inq_bicol@inquirer.com.ph

E-mail: pr_provincial_news@inquirer.com.ph
Across the NATION
Assistant Editor **Tony Bergonia**

VISAYAS BUREAU
c/o Cebu Daily News
18-15 Escario St., Cebu City
Tel. Nos. (032) 233-0346/233-0349
Fax No. (032) 232-9938
E-mail: pdivis@skyinet.net

MINDANAO BUREAU
FEP Printing Corp. Bldg.
Ma-a Road, Davao City
Tel. No. (082)244-1770 to 71
Fax No. (082)244-1771
E-mail: pdiminda@dv.weblinq.com

BRAGANZA ORDER

Farmers installed on Benedicto land

By Carla P. Gomez
PDI Visayas Bureau

BACOLOD CITY—The Department of Agrarian Reform (DAR) yesterday finally installed the 182 beneficiaries of the property owned by the heirs of the late Marcos supporter Roberto Benedicto in La Carlota City after policemen and soldiers broke up a barricade set up by the heirs' farm workers on Friday.

Agrarian Reform Secretary Hernani Braganza told the police and military yesterday morning to implement the installation order after negotiations with the protesting farmers bogged down.

About 60 policemen and 60 Army soldiers escorted the 74 farmers belonging to the Nagasi Agrarian Reform Beneficiaries Multi Purpose Cooperative into the farm to attend the installation rites.

Senior Supt. Vicente Ponteras, Negros Occidental police director, said he asked the protesters to lay down their pipes and stones as those found armed would be arrested.

But he said those farmers at the barricade allowed them to get through.

The installation ceremony proceeded peacefully although only the Nagasi farmers were present. The farmers loyal to the management did not attend.

"We were not able to attend the installation because we were cordoned off by the military," said Primitivo Caraballo, president of the Workers Amalgamated Union of the Philippines chapter. The group based in Hacienda Esperanza is associated with management.

He maintained that the police and military had no installation order and that they just forced their way inside the farm, a claim denied by Braganza.

He added that they would file an appeal before President Macapagal-Arroyo so they can attain justice because the 57 original farmers of the property were not included as beneficiaries. Caraballo was among the 57 farmers.

"Now that we have no more jobs, will they provide us with our livelihood needs?" he asked.

Caraballo said his group would also stage a rally at the Paro and the Provincial Administration Center in Bacolod City to demand for justice.

On Friday, about 100 pro-management workers set up the barricade on the road leading to the 564-hectare hacienda owned by the Benedictos' Malibu Agro Corp. in La Carlota town, about 46 kilometers from here.

The group was protesting against the inclusion of 50 Nagasi farmers whom they claimed were not original tillers of the land. They demanded the inclusion of the 57 farmers whom they said had been tilling the farm since the 1970s.

The pro-management farmers were also angry that the Nagasi beneficiaries were given prime areas of the land.

The local DAR officials had negotiated with protesting farmers but the talks bogged down.

In the afternoon, four persons were hurt when the DAR attempted to break the barricade by hosing them down. But the protesters fought back and threw stones.

Braganza arrived in La Carlota City to negotiate with the protesters. Still, nothing was reached, prompting the secretary to push through with the installation rites yesterday.

Braganza urged the beneficiaries to be cordial with one another now that they are co-owners of the land. He also said a post installation task force will be created to ensure peace in the area.

Moro women speak out vs war, conflict

KABACAN, North Cotabato—Moro women from conflict-ridden areas of the province and Maguindanao said violence did not only make life harder for them and their families but have also deprived them of time to spruce up and be beautiful.

During a consultation at the University of Southern Mindanao (USM) here on Saturday, the women said the time to talk for peace is now.

The participants endured long hours of traveling by pump boats just to make their "voices heard" during the dialogue initiated by the Mindanao Commission on Women, Inc. (MCWI) and the Community and Family Services International (CFSI).

They urged the government and the Moro Islamic Liberation Front (MILF) to "sit again and talk peace because peace talks allow us to buy personal things and give us time to groom."

"There is need for the rights of women from both sides to be observed. They should give the civilians a chance to live in peace and be happy," Laysa Singgon, whose husband died in the conflict, said.

The women also asked both panels, especially the government, to be sincere.

They claimed that some forces, particularly the military, have been trying to muddle the peace process by staging "drama" that would later trigger battles. They urged the government to declare their areas as zones of peace.

Zones of peace are found in the province and in Maguindanao bar anyone carrying firearms.

Doria Mukalam said women and the youth should be included in the peace process.

"It seems that the women and the youth have no role in the peace talks. It appears that we are not important," the 12-year-old said.

Jeffrey Tupas and Edwin Fernandez, PDI Mindanao Bureau

It's N new life
The National High EEF Guarantee.
Low on power usage. High on savings.

With **National**, you can afford to spend the freshest moments with your loved ones. Because each **National Refrigerator** is certified with **high Energy Efficiency Factor (EEF)** -- your guarantee of longer economic use that lets you buy more time with your family. Plus, the Semi-Automatic 2-door models come with a built-in **Quick Defrost Function** that defrosts 3 times faster.

National Refrigerator, It's N new fresh of power efficiency.

National CHRISTMAS TREATS!
FREE Tupperware® Ref Water Dispenser
for every purchase of any National Refrigerator and Freezer
Promo Period: September 1 to December 31, 2002
See posters for details.
Per DTI-NCR Permit no. 1597, Series of 2002

10 boys wound selves in bid to oust 'abusive' jail exec

By Jolene R. Bulambot
PDI Visayas Bureau

CEBU CITY—At least 10 boys detained at the Cebu City-run facility for minor offenders have inflicted wounds, scratches and cuts in their arms and hands to signify their demand to have their "abusive" jail warden replaced.

The boys held at the Operation Second Chance (OSC) detention facility in Barangay Kalunasan warned they would continue harming themselves if authorities refused to address their demands.

The young detainees exposed the alleged abuses inflicted on them by OSC warden Chief Insp. Ronald John Danao when Cebu Regional Trial Court Judge Pampio Abarintos, who presides over the RTC Cebu's family court, paid a surprise visit to the facility on Thursday.

They showed Abarintos their scars, some of which were not fully healed yet. They used broken glasses and crowns of bottled soft drinks to cut their arms and hands, according to one of the protesting boys.

The charges against Danao ranged from alleged sexual abuse to physical maltreatment of the boys held at the facility.

From behind bars, the youth offenders chanted their demand to have Danao replaced as Abarintos approached. All the wards at the OSC are placed in one detention cell except for sick detainees isolated in the facility's infirmary.

Surprise visit

Abarintos, who chairs the OSC board, paid OSC a surprise visit after he read reports that an 11-year-old OSC ward was allegedly raped by seven of his fellow inmates.

The minors took advantage of his presence and urgently asked him to investigate the alleged abuses committed by Danao. They claimed the warden did not treat them like humans.

Abarintos assured the minor detainees that all their grievances would be addressed during a meeting with the members of the board of Operation Second Chance.

Margot Osmeña, wife of Cebu City Mayor Tomas Osmeña and also head of the city's Task Force on Street Children, said they would take action on the allegations.

"There are always problems against the warden whether justifiable or not, it is up to us to find out," Ms Osmeña said.

Charlie (not his real name), 17, claimed that all the 129 wards at OSC dislike Danao because of alleged harsh treatments they received from the jail warden.

Demands

"We want him replaced. He never treated us like human beings. One time he poured milk on us. Another time, one of our fellow wards was ordered to crawl on the floor. He did not even grant us our visiting privileges," he said in Cebuano.

Meanwhile, the other six inmates who were detained in the infirmary after being accused of raping their 11-year-old cell mate, said they did not commit the crime.

They alleged they were also maltreated and the filing of the criminal complaint for rape was part of the abuses they got from the warden.

Two of the inmates told reporters that they were molested by Danao. Glen, 17, who is held for illegal possession of drug charges, claimed the warden touched his private part twice.

"While I was a trustee, I was always in his office. He touched my private part twice but I was not able to complain. He even asked me one time to massage him," he said.

Another ward made the same allegation saying he was also molested. The minors suspected of raping a fellow cell mate wanted authorities to investigate the complaint. They said they did not abuse him as alleged.

Motives

However, in a separate interview, Abarintos cautioned the public not to believe all the allegations hurled against the jail warden saying that the offenders might have motives to discredit Danao.

Abarintos said he would conduct an investigation of the allegations to give Danao an opportunity to explain and give his side.

"We could not just believe all they said. Remember these are problematic people, they may concoct evidence for their own motives. We still have to investigate," he said.

"We are doing this by trial and error but with the incident we have would device measures and means to prevent similar untoward incidents in the future. These minors might have been influenced by hardened criminals when they were yet in the Bagong Buhay Rehabilitation Center," the judge added.

Danao dismissed the allegations saying the minors would want to put him in a bad light after he stopped the extortion activities inside the jail.

The warden said he caught more than 10 minors extorting P10 from their fellow inmates last week, prompting him to discipline them.

He said he confiscated all the broken glasses and materials used by the wards to cut their arms. He had also subjected them to medical attention.

"No, they are not true. They were caught extorting money and they're doing all these to discredit me. They can be manipulative and they did that to gain sympathy," Danao said.

Marcoses pay debts to power co-op

BATAC, Ilocos Norte—Conceding that the family's overdue electric bills have brought "shame" to the Marcos family, the Marcoses, through Ilocos Norte Rep. Imee Marcos, have finally paid their two-year-old account to a local power company.

An aide of the congresswoman paid P497,250 in check to the Ilocos Norte Electric Cooperative office here on Friday. The check covered the principal electric bill of the Marcoses' mansion, called "Batac White House," in this town.

The Marcoses owe the company some P706,120 in principal and surcharges from June 2000 to October this year. Inec has condoned the account's surcharge of P208,870.

The "White House" account, Inec records showed, only covers the electric service to the Marcos mausoleum and the mansion.

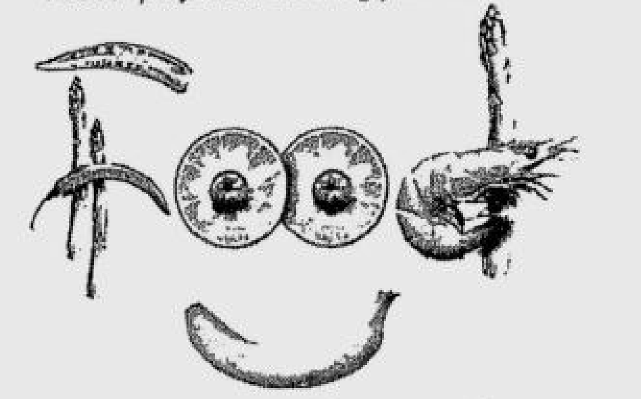
Inec officials said Representative Marcos, who uses the ground floor of the Marcos museum here as her district office, promptly pays her office's electric bills.

Sources close to the Marcoses said family members talked among themselves and decided to pay the overdue account "the soonest time possible."

The Marcos heirs have earlier expressed gratitude to Inec officials for not disconnecting power to the mansion despite repeated notices of disconnection they had sent. *Cristina Arzadon, PDI Northern Luzon Bureau*

THE ONLY ALL-FILIPINO CONSUMER FOOD EVENT OF THE YEAR!

Join & Be Counted.
Fellow players in showing your best.



Explore & Expand.
New markets. Current market.

Bigger & Better
PHILIPPINE FOOD EXPO
29 January - 2 February 2003
MEGATRADE HALLS, SM MEGAMALL, MANDALUYONG CITY

For inquiries, please call:
PHILFOODEX: (632) 925 3519 / 436 3556 to 57
Email: pfdexsec@philonline.com
DTI-BSMED: (632) 897 1680/ 897 7596/ 890 53323 loc. 503

De La Salle University Professional Schools, Inc.
Graduate School of Business

offers seminars on

Corporate Governance and Risk Management
accredited by the Bangko Sentral ng Pilipinas

Public Seminars at RCBC Plaza, Makati City:
November 21 and 22; 28 and 29
December 5 and 6; 12 and 13; 19 and 20

Public Seminars outside Metro Manila:
Cabanatuan City, Nueva Ecija November 28 and 29
Tacloban City, Leyte December 5 and 6

We also conduct in-house and exclusive seminars.

For details and reservations, please contact:
Ms. Maia Lazo or Ms. Catherine Aure
Tel. No.: (02) 635-9919 to 20; Fax No.: (02) 687-1109
E-mail: espiritub@dlsu.edu.ph

Ms. Vilma Mislos, GSB Professional Development Center
Telefax: (02) 753-4616; E-mail: GSBColloquia@dlsu.edu.ph

BPI FAMILY BANK
HAPPY FAMILY HOUSING LOAN

Just How LOW Can We Go?
LOWER Than Our LOWEST!

BPI Family Bank Happy Family Housing Loan's lowest monthly amortizations -- now made even lower. And still fixed up to 5 years.

2, 3 or 5 Years FIXED!
₱1,030.00 a month FIXED for 2 years
₱1,060.00 a month FIXED for 3 years
₱1,185.00 a month FIXED for 5 years

For every loan amount of ₱100,000 with a 15-year loan term. Minimum loan amount is ₱400,000.

CALL 89-100 NOW!

Or call 845-6888.
Or drop by any BPI, BPI Family Bank branch or Express Banking Center nearest you.

For inquiries outside Metro Manila, call BPI Family Bank Provincial Business Centers: Dagupan: (075) 522-0372/73; 523-4679 • San Fernando, Pampanga: (045) 860-2681, 963-5524 • Lipa: (043) 757-1000/02 Cebu: (032) 231-3395 • Iloilo: (033) 335-0229 • Bacolod: (034) 435-0639; 433-4 328 • Cagayan De Oro: (08822) 726-067 Davao: (082) 224-0931/34

You may also fill out this form and fax to 845-6969 or 754-6333 and we'll call you within 24 hours.

CALL ME! I want to know how I can get BPI Family Bank Happy Family Housing Loan's lowest monthly amortization.

Name ____
Telephone No. ____
Cellphone No. ____
E-mail Address ____

Globe Handyphone subscribers may also send CONTACT BPIFB <name and contact number> to 22 11.** And we'll call within 24 hours.
**Charges: P2.00 per message sent for post-paid subscribers. P2.50 per message sent for pre-paid subscribers.

Navy intelligence says 2 Sayyaf leaders want to acquire passports

BONGAO, Tawi-Tawi—Two ranking Abu Sayyaf leaders were sighted here last week with about 30 of their escorts, according to a report by the Naval Intelligence and Security Force (NISF).

The NISF said Radulan Sahiron alias Commander Putol and Galib Andang alias Commander Robot "were reportedly seen disembarking from MV Magnolia Grande Flora at the Bongao Wharf."

The NISF report said Andang and Sahiron, the prime suspect in the abduction of the preachers of the Jehovah's Witnesses and keeper of the Indonesian hostages in Sulu, were "planning to apply for police clearances and passports."

The bandit leaders allegedly want to go to Sandakan in Sabah, Malaysia "to evade the AFP and PNP operations in Sulu province."

Col. Eugene Clemen, commander of the 1st Marine Battalion Landing Team (MBLT) here, told the INQUIRER it was his first time to hear about the report.

But he said he received information that another Abu Sayyaf leader, Mujib Susukan, was here about four days ago.

"In fact our (intelligence operatives) also spotted three Abu Sayyaf bandits led by Talib Edris in Barangay Lamion last week and three days after, two more were sighted in the same barangay, probably doing some recruiting here," Clemen added.

He said Susukan and Edris are close to recognized Abu Sayyaf chief Khadaffy Janjalani.

"There is a possibility that Janjalani is here, probably resting or hatching future terror acts," Clemen said.

Gen. Librado Ladia, commander of the Philippine Marine Corps, admitted receiving similar reports about the presence of Abu Sayyaf bandits here.

As this developed, the Chinese community here told reporters that the kidnappers of Alvin Chua has been demanding P3 million in exchange for the freedom of the victim.

Chua, a local businessman engaged in the buy and sell of marine products, was abducted by heavily armed suspects on Oct. 20.

Appang admitted having received information of a ransom demand but said the suspects were only asking for P2 million.

He admitted that the police have yet to establish the identities of the suspects but the Marines said a contemporary of slain Abu Sayyaf leader Abu Sabaya pulled off the abduction.

Clemen identified the leader of the armed men as Sariol Badding alias Commander Labuyo.

"But we could not easily detect their whereabouts because the relatives of Chua refused to coordinate with us," he said.

Army soldiers continue their pursuit of Abu Sayyaf bandits and have claimed success in the killing of Sabaya during an encounter at sea.

The Army report of Sabaya's death, however, has been doubted following the failure of authorities to retrieve the slain bandit's body.

US soldiers recently went on a mission in Basilan and some parts of Mindanao to help train their Filipino counterparts on anti-terrorism tactics.

But the visit of the American soldiers was met with nationwide protests and rallies.

More exercises are being planned between the Philippine and US militaries in a bid to strengthen the two countries' fight against terrorism. *Julie Alipala, PDI Mindanao Bureau*

RUSH! RENT TO OWN SALE
WHY BUY WHEN YOU CAN RENT TO OWN

PRODUCT	CASH	MONTHLY
Water Station	P99,990	P6,990
Vertical CD Player	P9,990	P590
Air Conditioned	P45,990	P2,290
Text & Trak Car driving Device	P12,990	P490
Computers	P29,990	P1,590
Piano (LIKE NEW)	P75,990	P3,990
Water Purifier (offc./resd'l	P29,990	P2,990

Also available: KITCHEN EQUIP. REST. FURNITURES
CALL:899-9595 loc. 343,345 visit www.yupangconet.com

Aqua Add-on Systems Inc.
Introducing
WaterPurifier Series for Home, Restaurants and Offices
6-Stages System (ACF & UV) SRP P12,000
2-Stages System SRP P2,800
Dealers are welcome
Hot & Cold Water Disp. HIGH QUALITY AT VERY LOW PRICE
Also available:
COUNTERTOP
Single-Stage System
3-Stages System
UNDER SINK
3-Stages System w/ UV Lamp
5-Stages System (ACF)
5-Stages System (RO)
6-Stages System (RO & UV)
HOT & COLD WATER DISPENSERS
- Water Top brand
- Evercool brand
- Foxking brand

WATER REFILLING BUSINESS WITH "NO FRANCHISE FEES" AT A VERY LOW PRICE!!!
COMPLETE LINE OF:
- Reverse Osmosis water purification components
- Multi-media
- Water softeners
- Ultra-Violet water sterilizers
- Pressure gauges
- Flow Meters
- Membranes
- Filter Cartridges & Housing

MAIN OFFICE: RM. 204 #1427 Soler St., Sta. Cruz, Manila
Tel. Nos.: 736-1605 / 733-2662 / (0919) 508-7336 ANTHON
(0919) 334-4550 NORMAN

CEBU BRANCH:
#184 A. Fick Bldg. Lopez Jaena St.
Subangdaku, Mandaue City
Tel.: (032) 422-5910 / 421-6510 (0919) 356-4330

BACOLOD BRANCH:
Hilado Ext., Bacolod City
Tel.: (034) 433-8473
(034) 433-1978
(0917) 300-0655 ALEX

Kidnap raps vs mayor, ex-cop chief dropped

COTABATO CITY—A mayor in Sultan Kudarat province and the former provincial police director there were cleared of the charges filed against them in connection with the abduction of a Korean treasure hunter and a General Santos City hotel owner early this year.

Mayor Labualas Mamansual of Palimbang town said the dismissal of the kidnapping charges against him and former Sultan Kudarat police director Supt. Abubakar Mangelen by the Provincial Prosecutor's Office was a vindication.

Soon after the charges were trashed, Mamansual said he filed damage suits against former Central Mindanao police director Senior Supt. Bartolome Baluyot and the Criminal Investigation and Detection Group.

"They have tarnished my name. I think I also have the right to seek justice," Mamansual said.

Baluyot and the CIDG have earlier tagged Mamansual and Mangelen as behind the abduction on Feb. 6 of Jae Kwon-yoon and his partner Carlos Belonio.

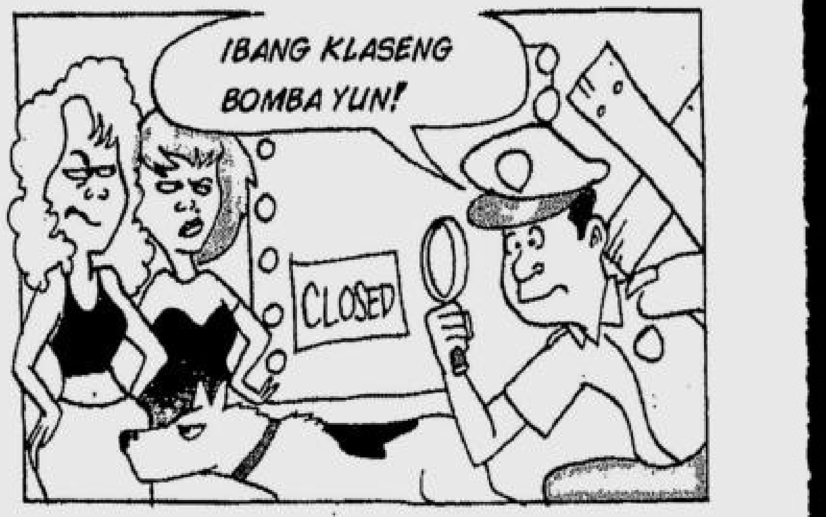
But in his 44-page resolution, Macabangan Alamada, Sultan Kudarat provincial prosecutor, said the sworn statements presented by the CIDG to support its charges against the officials came from "polluted sources."

He also noted that the testimony against Mamansual and Mangelen were taken without the assistance of lawyers.

"It was politically motivated," Mamansual said of the efforts to link him to the kidnapping.

Mangelen on the other hand said he knew that he would be cleared because the charges were concocted.

"You see truth indeed will set us free. We have been humiliated but the dismissal of the case was a clear proof we did not commit sin," he said. *Edwin Fernandez, PDI Mindanao Bureau*



Red light district lights dim as bomb threats target bars

ANGELES CITY—Bomb threats here have prompted police officials to temporarily close the bars and night clubs along the red light district of Fields Avenue, located just outside the main gate of the former Clark Air Base here.

Senior Supt. Jimmy Restua, city police director, said his office has received intelligence reports that "a terrorist group" is planning to plant bombs in some bars in Fields Avenue.

The stretch of Fields Avenue and its nearby streets, where scores of bars and clubs are situated, are frequented by foreigners, mostly American and Australian expatriates, and Asian tourists.

Restua said they started inspecting the establishments along Fields in Barangay Balibago on Saturday. He said the bars will remain closed until the police complete their inspection.

Restua, however, did not identify which "terrorist group" was cited in the intelligence report.

He said he would ask the Philippine Air Force's Special Operations Wing, particularly its K-9 unit, in Clark to help policemen search for bombs and explosives.

Vice Mayor Ricardo Zalamea said he would endorse a resolution to the city council to guide the inspection of all bars and clubs in Fields Avenue. The resolution would also order the police to tighten the security in the area.

"There is a threat from terrorists and it is real. We can't just sit and wait until something happens. We should do preventive measures to avoid any untoward incident in our city," Zalamea said.

But some employees of establishments in Fields are opposing the temporary closure of their work places.

"We don't know why they (policemen) are doing this. They said there are bombs but there is none. Some crazy people just want to create trouble by issuing bomb threats," a night club employee said.

President Macapagal-Arroyo has asked local government units to coordinate anti-terrorism efforts with the police and come up with their own anti-terrorism strategies following a bomb attack on a karaoke bar in Zamboanga City.

The bomb attack on the karaoke bar killed two people, including an American serviceman who was part of a US contingent of soldiers who were sent to Mindanao to help train Philippine soldiers on anti-terrorism tactics.

The attack was followed by two more, another in Zamboanga City and one in Metro Manila.

In the second attack in Zamboanga City, at least six people were killed and dozens were injured when a bomb exploded in a shopping mall at the heart of the city.

In Metro Manila, more people were killed when a bomb went off inside a bus that was northbound.

The attacks prompted tighter security around places frequented by people in urban centers and in areas considered high-risk to terror attacks. *Jun Malig, PDI Central Luzon Desk*

MAKINIG, MAGSURI AT MAGTANONG SA
Ang Dating Daan
BIBLE EXPOSITION ON AIR
HOSTED BY Bro. Eli Soriano

SBN TV 21	RMN 558	DZRH 667	DZBB 598
Mon.-Fri.	Mon.-Fri.	Mon.-Fri.	Saturdays
9pm-12mn	9pm-11pm	12mn-1am	10pm-12mn

The only religious program webcasting 24-hrs. worldwide on the internet
www.angdatingdaan.org

Come, Watch & Listen to
Ang Dating Daan
MASS INDOCTRINATION
Nov. 25, 2002 Mon.- 7PM
HOSTED BY Bro. Eli Soriano
METRO MANILA COORDINATING CENTERS
MUÑOZ - T-4100256 * ALMAR - T-9610180
QUIAPO - T-7364392 * SUCAT - T-8207011
SAN MIGUEL, PASIG - T-6417460

Guerrillas attack prawn farm in Aurora

CITY OF SAN FERNANDO—At least 30 New People's Army guerrillas attacked a prawn farm in Dilasag town in Aurora on Friday, Army reports said yesterday.

The assault on the prawn farm of the Diapitan Resources and Development Corp. in Dilasag was the second guerrilla attack on a business firm this month, according to Lt. Col. Preme Monta, spokesperson of the Army's Northern Luzon Command based in Tarlac City.

Monta said reports reaching the command on Saturday said Army soldiers defended the prawn farm and exchanged gunfire with the NPA rebels for about 15 minutes.

He said no government soldier, rebel or resident was killed or hurt in the clash between the Army and the NPA.

In Mabalacat town, the Pampanga Mayors' League has urged President Macapagal-Arroyo to declare a Christmas truce with the NPA despite continued attacks from the NPA and offensives by the Army.

In a resolution, the 20 mayors of the province also urged the NPA, the armed wing of the Communist Party of the Philippines and the National Democratic Front (CPP-NDF), to declare a similar truce with the government during the Christmas season.

Mabalacat Mayor Marino Morales, PML president, said the mayors want the national government and the CPP-NPA to resume peace talks to finally end the armed conflict in the country. *Tonette Orejas and Jun Malig, PDI Central Luzon Desk*

NCRFW LAUNCHES 16-DAY CAMPAIGN AGAINST GENDER-BASED VIOLENCE, URGES SENATE TO PASS ANTI-TRAFFICKING BILL

Chairperson Aurora Javate–de Dios of the National Commission on the Role of Filipino Women (NCRFW) urges the members of the Senate of the Philippines to immediately act on the proposed Anti-trafficking in Persons bill. "Everyday, traffickers are becoming more and more cunning in facilitating the flesh trade. Unless we act now and fast, our women will continually be trafficked for forced labor, sexual slavery or prostitution," de Dios said.

This call to action was made in response to the observance of the International Day of Action to Eliminate All Forms of Violence Against Women on November 25, which is also the start of the 16-day Campaign Against Gender-Based Violence. NCRFW is spearheading the campaign in coordination with the Violence Against Women Coordinating Committee (VAW-CC) and non-government organizations. This year's theme is **"LIGTAS SA KARAHASAN: KARAPATAN NG KABABAIHAN".**

Highlight of this campaign is the massive advocacy and public awareness-raising on the issue of trafficking in persons, especially women and children. "This is also a wake-up call from the women sector for the legislators to finally pass the bill," de Dios said. The bill already passed the third reading at the House of Representatives last May 2002 and now awaits final deliberation and passage at the Senate.

Despite the rising incidence of trafficking, there is still has no law to penalize such act. Republic Act 6955 or the Anti Mail-Order Bride law only prohibits the matching of Filipino women for marriage to foreign nationals on a mail-order bride basis. Under this law, mail-order bride schemes are punishable with 6-8 years of imprisonment and a fine of P8, 000 to P20, 000 only.

Since the 11th Congress, the NCRFW, as the national machinery for the advancement of women and lead government agency that promotes the rights of Filipino women, has been advocating for the passage of the anti-trafficking bill. Among others, the bill proposes the creation of an inter-agency mechanism to: 1) apprehend illegal recruiters, pimps and others who facilitate the trade; 2) protect and support trafficked persons; and 3) initiate bilateral agreements between sending and receiving countries for legal and logistical support. It also imposes stiff penalties for the perpetrators and decriminalizes victims by removing culpability from them.

xxx

WOMEN'S CALL TO ACTION: PASS THE ANTI-TRAFFICKING IN PERSONS ACT OF 2002

"LIGTAS SA KARAHASAN: KARAPATAN NG KABABAIHAN"

16-Day Campaign to End Gender-Based Violence

Start:	NOVEMBER 25	International Day for the Elimination of Violence Against Women
End:	DECEMBER 10	International Human Rights Day

"Trafficking is the recruitment, transportation, transfer, harboring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or the giving or receiving of payments or benefits, for the purpose of exploitation" (Article 3, UN Protocol on Trafficking in Persons)"

WHY JOIN THE CAMPAIGN?

- Around nine (9) million people are enslaved in global sex trades by powerful syndicates in human trafficking (UN, 1999)
- The hidden nature of trafficking is as an obstacle in tracking down the extent of trafficking
- No national policy on transnational organized crimes exists;
- This act will penalize traffickers (including recruiters, bar and den owners, etc...) and provide social and economic services for victims and survivors
- **The Bill has been filed since the 9th Regular Session of Congress. We are now on the 12th Congress. How long will we wait?**

HOW to support the campaign:

- telephone advocacy: call the Senators and inform them of your support; call Senate at 552-6601
- mail/ fax letters of support/ encouragement: disseminate advocacy letters to our Legislators and concerned government officials or to editors and newsdesks; send fax letters to the Senate Committee on Youth, Women and Family Relations at 552-6750
- electronic advocacy: visit www.ncrfw.gov.ph for on-line registration of support, download information and campaign materials; and
- organize or be involved in the advocacy campaign activities: visit NCRFW website for a complete list of campaign activities
- inform us on your/ your organization's activities: you may reach NCRFW through Tel. 735-4955, Fax - 736-4449, email: stopvaw@ncrfw.gov.ph

Organized by the: **National Commission on the Role of Filipino Women (NCRFW)** and the government's Violence Against Women Coordinating Committee (VAWCC), in cooperation with NAPC Women's Sectoral Council, and Non-Government Organizations.

VAWCC Members: NCRFW, DSWD, DILG, DND, DOJ, BJMP, NAPOLCOM, PNP, DOH, Dep Ed., CSC NSCB, PIA, NBI, CHR

DTI hailed over truck importation

THE ASSOCIATION of Logistics Providers (ALP) applauded the Department of Trade and Industry for relaxing the restrictions on the importation of second-hand trucks that are used for small and medium scale businesses especially in the provinces.

Martin Noval Jr., ALP president, said in a statement that most of those who buy second hand trucks are OFWs who enter into small and medium scale enterprises at the end of their foreign job contracts.

"Let us not deprive them of livelihood opportunities. Used imported trucks help them start their businesses and help their families survive," he said in the statement.

Most OFWs, he said, have relocated to the provinces in search of businesses.

CONSUMER'S BURDEN

Rural co-ops to continue charging PPA

BAGUIO CITY—The exclusion of the purchased power adjustment (PPA) for next month's November bills should be taken as an "electrifying shock," instead of a "pleasant surprise," industry sources said Wednesday.

The PPA, or the monthly obligations of the National Power Corp. to independent power producers (IPP), will still have to be collected by 119 rural electric cooperatives, the sources said.

A Benguet Electric Cooperative (Beneco) official said the government has not yet imposed a universal levy that is supposed to absorb the PPA and other debts incurred by the state power firm.

Because of this lack of foresight, Brenda Carling, Beneco's chief accountant, said "the burden of PPA collections suddenly becomes the RECs' burden and not Napocor's."

Next month's power bills no longer incorporate the PPA because the Energy Regulatory Commission had directed the state firm to apply its "unbundled rates" this month, said Alfredo Licudine, Napocor manager for corporate planning in north Luzon.

"Unbundling" is a process of harmonizing a firm's expenditures with its customer billing system.

Licudine told the People Opposed to Warrantless Electricity Rates (Power) here that the PPA collections had been deferred until December, pending a new round of computations.

The PPA reflects Napocor's IPP debts for buying the electricity these private companies generate. The PPA was supposed to have been absorbed by a universal levy.

The levy, according to the Electric Power Industry Reform Act (Epira), will be imposed as taxes on consumers once Napocor is auctioned off.

Carling said without the levy, the PPA is still a mandatory charge.

All RECs have raised this issue before Fr. Francisco Silva, head of the National Electrification Administration, who met with officials of Beneco and other cooperatives on Nov. 12.

"We asked Father Silva to help us thresh out this accounting problem with the REC before we are blamed for the PPA mess," Carling said. *Vincent Cabreza, PDI Northern Luzon Bureau*

WOW MARE, GANDA NG KUSINA MO! PANALO!
I ONLY WANT THE BEST FOR MY KITCHEN!
NGEK! PERO TALO KA SA CHOICE OF LPG TANK!
?
BUKOD SA KALAWANGIN, PELIGRO ITO SA BUHAY!
PWES...
YA/2002
NEXT DAY...
UY! BAGO LPG MO A!
LIKE I SAID, I ONLY WANT THE BEST FOR MY KITCHEN
A Friendly Reminder from the LPG TASK FORCE, DEPT. OF ENERGY and LPG INDUSTRY

Advt.

Killings alarm Church officials

COTABATO CITY—The series of killings in South Upi, Maguindanao involving the use of high-powered firearms has alarmed the Catholic Church there.

Fr. King Tabuada, parish priest of South Upi town, said the situation there had been abnormal because residents always lived in fear.

Since the start of the year, Tabuada said that at least 15 people have died because of violent incidents. What is worse, he said, is that authorities seem to be helpless in stopping the killings.

The most recent of the attacks took place on Thursday, when armed men opened fire on a truck, killing one of its passengers.

Alano Gunsi, 50, a resident of one of the villages there, died on the spot after gunmen sporting bonnets opened fire on the truck he was riding in with other residents on a dirt road in Barangay Romangob.

Three other people were hurt in the ambush. Tabuada said most of the passengers were hitchhikers and some were students and children.

The gunmen, according to a report reaching the military, retreated after divesting the passengers of their belongings.

The priest said the highway robbery was only one of the forms of violence perpetrated against the people of South Upi.

He said during the rice harvest season, gunmen would also sow terror among the farmers forcing them to abandon their produce.

"We seek the assistance of our local military and police authorities, please help us live normally," Tabuada said.

Col. Yerson Depayso, commander of the Army's 57th Infantry Battalion, said solving the problem would entail the help of the residents.

Depayso said the victims should provide testimony and dues to authorities. *Edwin Fernandez and Charlie Señase, PDI Mindanao Bureau*

Mindanaoans urged: Help fight terrorism

DEFENSE Secretary Angelo Reyes urged Mindanaoans to help in the fight against terrorism and erase what he said was a wrong image of Mindanao as an area wracked by violence and strife.

"Terrorism seeks to immobilize all of us, to make Mindanao and the rest of our country inhospitable to growth and progress," Reyes said in a speech before the Rotary Club of Cagayan de Oro City.

In a statement, Reyes said Mindanao is finding it difficult to overcome negative publicity because of the terroristic activities of groups of armed men, including the Abu Sayyaf.

"Mindanao is an arena that boasts of abundant resources, a rich history and an array of colorful traditions and culture," the defense chief said.

He said Mindanaoans' support for the fight against terrorism is key to the success of the Macapagal administration's peace and order campaign.

"Our quest for a nation that is strong, stable and secure is slowed down by the various challenges to our national security," he said.

Although the fight against terror is far from over, he said the Armed Forces of the Philippines has made inroads in the war against terrorists and communist guerrillas.

Quoting government statistics, Reyes said the AFP, with the help of the citizenry, has successfully reduced the number of communist guerrillas from 12,000 in 2001 to less than 10,000 now.

The number of Moro Islamic Liberation Front guerrillas, he said, has also decreased.

EXECUTIVE DEVELOPMENT ACADEMY
4/F, Manila Astral Tower, 1330 Taft Avenue corner Padre Faura, 1000 Manila
521-8236; 523-6465; 524-6813

CHRISTMAS GREETINGS TO ALL

The Executive Development Academy (EDA), the country's leading and most active institution greets her graduates, training partners, and the general public, **BEST WISHES FOR A JOYOUS CHRISTMAS AND A NEW YEAR OF HAPPINESS AND PEACE.**

As our way of saying **"THANK YOU"** we are happy to invite EVERYBODY to avail themselves of our ***SPECIAL CHRISTMAS DISCOUNT*** in all our offerings for December.

SCHEDULE OF SEMINARS FOR *DECEMBER, 2002*

- CONSTRUCTION MANAGEMENT
  December 7, 2002 - January 4, 2003 Saturday 1:00PM-5:00PM
- SUPERVISORY DEVELOPMENT AND LEADERSHIP TRAINING
  December 9 - 20, 2002 M-W-F 6:00PM-8:00PM
- PLANNING, DIRECTING AND CONTROLLING SKILLS FOR MANAGERS AND SUPERVISORS
  December 14, 2002 Saturday 1:00PM-5:00PM
- EFFECTIVE LEADERSHIP TRAINING FOR MGRS. & SUPERVISORS
  December 10 & 12, 2002 T-Th 6:00PM-8:00PM
- WAREHOUSE OPERATIONS AND MANAGEMENT
  December 7, 2002 - January 4, 2003 Saturday 1:00PM-5:00PM
- HOW TO QUALIFY PROSPECTS & HIT THE RIGHT SALES TARGET
  December 14, 2002 Saturday 1:00PM-5:00PM
- OFFICE MGT. FOR SECRETARIES AND PERSONAL ASSISTANTS
  December 9 - 16, 2002 M-W-F 6:00PM-8:00PM
- EFFECTIVE WRITTEN COMMUNICATION
  December 10, 2002 - January 9, 2003 T-Th 6:00PM-8:00PM
- EFFECTIVE COLLECTION: HOW IT WORKS
  December 7, 2002 - January 4, 2003 Saturday 1:00PM-5:00PM

EDA Seminars are accredited by
CIVIL SERVICE COMMISSION

EDA Courses are also available on
Tutorial or In-house basis

WWW.TAGHEUER.COM
TACHYMETRE
Automatic
200 METERS
100% SPORT
100% TIMELESSNESS
what are you made of ?
TAG HEUER
TAGHeuer
SWISS MADE SINCE 1860
2000 SERIES

OFFICIAL SERVICE CENTER:
WATCHWORKS
Level 2, ALI MALL, Araneta Center, Quezon City • Level 2, AYALA CENTER CEBU, Cebu Business Park, Cebu City

Meralco to resist gov't management

From page A1

with cushy jobs."

Arroyo has consistently supported Meralco's application for a so-called mega-franchise, the subject of Senate deliberations.

The management takeover proposal was conveyed on Nov. 12, or three days before the Supreme Court decision was released, through a draft memorandum prepared by Finance Secretary Jose Isidro Camacho and faxed to Eugenio "Gabby" Lopez III, CEO of ABS-CBN. The Lopezes own less than a fifth of Meralco, but exercise full management control.

Yesterday, Meralco also received implicit support from the governor of the central bank.

Bangko Sentral ng Pilipinas Governor Rafael Buenaventura warned that if Manila Electric Co. were to default on over P30 billion worth of debt, the resulting crisis may pose a systemic risk to the local banking system.

Interviewed over radio station dzMM, also owned by the Lopez family, Francisco said he could not confirm reports that Oscar Reyes, former chair of the Shell group of companies in the Philippines, was being eyed by the government as the new chair of Meralco.

Other reports said that Camacho, Energy Secretary Vincent Perez and former National Power Corp. president Jesus Alcordo were also nominated for seats on the Meralco board.

"Well, all of these gentlemen are respected people," Francisco said, "and there is no doubt about their ability and their competence but as to whether they themselves are interested or whether they themselves feel that they can help the company, at this point *wala po akong contact* (I do not know)."

Francisco noted that in its special board meeting last week, Meralco management did not discuss the prospect of government assuming control over the company.

"So whether they (government) would like management control to make that a certainty, that's something that should be discussed in the boardroom together with the government which is after all one of the major owners of the company," he said.

The government through its various agencies owns about a fourth of the company.

Other names also mentioned as possible government nominees include former Energy Secretary Delfin Lazaro and Juan Santos, president of Nestlé Philippines.

Asked whether the best solution to Meralco's woes was management control by government, Francisco said in Filipino: "Well, I believe management control is not so urgent."

"Whether or not management control is necessary and whether it is full management control or participating management control, that should be discussed thoroughly in the coming few days because it will be very, very difficult as far as Meralco is concerned," Francisco said.

Palace reaction

In Malacañang, Press Secretary Ignacio Bunye said it was the Lopezes who sought out Finance Secretary Jose Camacho for help in anticipation of the high court's ruling on the P28.15-billion refund.

In an interview over RMN radio, Bunye said that because of the adverse reaction expressed by the Lopezes through media, "we'll set aside (the proposal) for the time being."

Bunye said that Camacho simply "responded in good faith" to "very urgent" appeal for assistance by the Lopezes.

"I'd like to make it clear that if they really want to be helped, they can just give their comments on Secretary Camacho's proposal, which is just a working draft," Bunye said. "But if malice is being imputed to Secretary Camacho's offer to help, then let's stop it for the meantime."

"If this draft or proposal is not acceptable, well that's up to them (Lopezes) but the finance group will stay put," Bunye said.

Bunye was referring to a working group led by Perez, who was earlier tasked by President Macapagal-Arroyo to review the financial standing of Meralco.

Francisco, however, did not completely close the door on the prospect of government eventually managing Meralco.

"That depends on the discussions and on how the government looks at the stewardship of the company," Francisco said in Filipino.

He emphasized that Meralco was "willing to accept help from all quarters and not only from government."

Senate, BSP

In the Senate, Arroyo scored Camacho's proposal as "nothing more than substituting the Lopezes with government-favored executives."

"There is no guarantee that the government people can solve the problem. They can even exacerbate it," Arroyo said.

In fact, Arroyo said this was the same tactic used by President Ferdinand Marcos when the dictator took over Meralco during martial law.

"Malacañang knows that Meralco is the fattest milking cow around," he said.

Buenaventura said Meralco's continuing financial viability was essential. "Meralco should be kept viable. Otherwise, it will pose a systemic risk to the banking system," he warned.

Buenaventura was president of PCI Bank before he became central bank governor in July 1999. PCI Bank was controlled by the Lopez and Gokongwei families before it was sold to the Go family of Equitable Bank.

Asked whether he was defending Meralco because of his close ties with the Lopez family, Buenaventura said no.

"I don't care about the side issues or intra-corporate dispute. What I'm saying is that no matter who owns Meralco, it has to be kept viable," the BSP chief said. *With reports from Clarissa Batino and Christine Avendaño*

Mark says Nani wanted names of Erap financiers

From page A1

Aguinaldo, to ask Jimenez to testify in the plunder case being readied then against deposed President Joseph Estrada. Estrada had once called his close friend a "corporate genius."

Jimenez also said that Perez and businessman Ernest Escaler had frequented his house between January and February last year, and that Escaler always arrived ahead of Perez.

Escaler, according to opposition Sen. Panfilo Lacson, had something to do with the bank account in Hong Kong which 'allegedly received the $2-million bribe for Perez, thus the Cabinet official's tag.

But Perez said Escaler was actually with Jimenez, not the other way around.

"They were always seen together at the time," he said.

Illegal request

Jimenez said Perez had something illegal in mind.

"There are things he requested which I think (were) illegal," said Jimenez, the subject of an extradition campaign by the United States.

He said the cursing incident was prompted by his refusal to execute affidavits about the financial contributions of big companies to Estrada. The companies are now supporting the Macapagal administration.

"He was asking me for an affidavit about certain companies," he said.

He quoted Perez as saying, in English: "You know what happened in Edsa II. They all turned against Erap. I want evidence against them so that come 2004, they won't turn against us."

Jimenez said he refused. "Sir, *mahirap yan* (that's difficult). That could be misused," he recalled saying then.

He said Perez then told him: "I'll put it in a lockbox. I'll take it out only if necessary."

Jimenez said he had told Perez that he did not know anything about the companies' financial dealings with Estrada.

"But even if I (knew) something, that is still wrong because that could be used for extortion," Jimenez recalled.

"That's when he started cursing me. I said I know nothing about these companies but he (didn't) want to believe me. He insisted that I know because I am a crony (of Estrada)," Jimenez said.

Asked to identify the companies, he laughed: "I did not give it to him so I won't give it to you."

The incident supposedly happened in the presence of Escaler, Mario Bautista and Nick Emmanuel Villaluz, Jimenez's lawyers.

"Even if you have differences, it is improper for a man, much (more) the secretary of justice, to slander a person in his own house, in front of his family," Jimenez said. "We cannot expect justice from this man."

He said his wife Carol and his young children were traumatized by the incident. He said his youngest sons, aged 14 and 7, stopped going to school for a month when the Department of Justice was reported as insisting on his immediate arrest after the Supreme Court decision canceling his P1-million bail.

Jimenez said: "Even President Estrada did not scream at me in Malacañang or in his house. Not even (United States) President (Bill) Clinton."

Jimenez was indicted in the United States for giving illegal campaign contributions to Clinton's Democratic Party.

Three witnesses

Jimenez offered his governess Editha Singco, his chef Marcelino de Leon and security guard Serge Oclarit as witnesses.

Singco said she heard Perez scream to Jimenez: *"P . . . a ina mo! P . . . a ina mo! Ikukulong kita sa Quezon City* (Son of a bitch! I'll have you jailed in Quezon City)."

Singco said the incident happened sometime the third week of January 2001.

Singco said Jimenez's two young sons, Michael Angelo, 7 and Yannick, 14, were frightened.

She said that after the cursing, Jimenez went to the library and Perez joined him there with Escaler.

"While Mr. Perez was cursing Mr. Jimenez, Escaler was laughing," she said in Filipino. She added that Jimenez's lawyers tried to restrain Perez but he went on.

De Leon said he was inquiring from the Jimenez butler what to serve Perez when he heard the secretary screaming at his boss.

He confirmed the invectives heard by Singco. He also said that Escaler was present.

De Leon and Singco said Jimenez did not say anything when Perez was cursing him.

'Of course I was sad for him, he's my boss," De Leon said.

Oclarit, Jimenez's private security guard, said Perez was still fuming when he came out of the house.

He said Perez summoned the guards and told them: "When I tell you to leave, you leave!"

He said Perez even rolled down the window of his car to repeat his instruction to the guards before he left.

Apparently, at that time, Jimenez was given extra security because he was being considered for the Witness Protection Program.

According to Perez, however, Jimenez had boasted that he had many pieces of evidence to indict Estrada, including several checks he deposited in Estrada's Jose Velarde account with Equitable PCI Bank.

"But despite his promise he failed to submit his affidavit," he said.

So Perez gave Jimenez an ultimatum. "You better make up your mind. You either testify or not."

Priests maintaining mistresses 'just tip of iceberg'

From page A1

ent-priests. Another outstanding case was of one priest in Baguio, who had relations with several women and sired no less than three children, whom he now supports even if he is in the United States.

As in Jaro, the report said, the laity "tolerated" the situation.

Victims cry

The research team conducted interviews in 19 archdioceses, dioceses and prelatures in Davao, Marawi, Pagadian, Kidapawan, Zamboanga, Zamboanga Sibugay, Butuan, Dipolog, Ozamis, Borongan, Dumaguete, Cebu City, Isabela, Ilocos Sur and Norte, Abra, San Fernando City, Mountain Province and Metro Manila.

Interviewees were asked to tell their life stories and experiences that led to sexual abuse by priests and seminarians. These documented accounts, the researchers said, could serve as guidelines for the Church in effecting systems and structural changes to protect potential victims.

The team also recorded the effects of the incidents on the victims' lives; the steps they took, if any, to seek redress and/or recover from the trauma; and the help they received from Church authorities, or other third parties—again, if any.

Most common among the appeals that victims have lodged with Church leaders was for financial support from the erring priests. The next one was for the abusers to be kicked out of the priesthood.

Curiously, for others, compensation or retribution was not a paramount objective, as "the damage has been done." One male victim said all he wanted was a public apology from his two abusers who had since become bishops.

Still others recommended that parish grievance committees be set up and that all priests attend gender-sensitivity seminars.

Many believed the Church should institute official sanctions against all kinds of sexual abuses. Priests, they said, should either remain faithful to their vows or get out.

The research team clarified that not all cases of sexual abuse by priests were related to the issue of celibacy, pointing out that many rapists and molesters were, in fact, sexually active, and not repressed.

Recommendations

Based on its findings, the committee drew up five recommendations:

- Set up grievance committees at parish and diocesan levels, to listen to victims and take action.
- Young boys and girls taken in as scholars by priests should not stay in the convent. In fact, scholarships should fall under parish programs.
- Pursue leads about abuses against nuns in a certain diocese, even those received through text messages.
- Clarify diocesan policies and guidelines on sexual abuses and misconduct of clergy and the religious.
- Honestly assess the "quality" of the clergy—how many are really capable of keeping their vows, how many have in fact violated their vows, how many have sired children, etc.

A sacred time

"From here," the report said, "church authorities will able to determine whether ... the vow of celibacy and other structures and policies are life-giving ... or (provide) venues for abuse of power and authority."

Meanwhile, it added, confession and acknowledgment on the part of the Church leaders could start the healing process for the victims, many of whom fail to lead normal lives as adults because they "carry the burden of guilt and personal stain."

The Women and Gender Commission of the AMRSWP, which initiated the research, exhorted the women religious to be more aware of goings-on around them.

"In many cases," said committee member Leonila Bermisa, "it is the women religious who first heard the cry for help. There were times when we let violence slip by. Now we can confess our sin of complicity, resulting from misguided silence."

This is a "sacred time," Bermisa concluded, when the whole Catholic Church should heed the call for "theological, spiritual and structural" transformation.

33 crushed to death as bus plunges into ravine in Quezon

From page A1

ing body number 9998 and Plate No. AVK-125 lost its brakes.

Efren Garcia, deputy chief of police of Tagkawayan, said the bus was negotiating a sharp downhill curve when it lost control, smashed into an iron railing and fell into the ravine.

The impact was so strong the engine at the back of the bus loosened and slid to the front, dragging and pinning to death many passengers, Garcia said.

"The rescuers found many of the dead piled in the bus' front part. They were describing what they saw as really horrible," said Garcia.

At least 23 of the dead passengers, including three children, have already been identified through IDs found in their belongings, but a hastily convened provincial crisis committee will double-check with relatives, Garcia said.

The bus driver was identified through his driver's license as Norberto Capillanes, of Barangay Poblacion, Talisay, Camarines Norte.

Screaming passengers

At the Bicol Medical Center, De Vida, 46, told the INQUIRER: "I just screamed and asked God to take care of me when I saw that something very bad was going to happen."

Moments before the bus rolled down the ravine at about 1 a.m., De Vida said he asked the driver what was wrong as the bus continued to accelerate even after the brakes had already been applied.

He said the other passengers woke up and started to cry and scream too, but the bus driver could not answer and looked shaken.

De Vida said the driver tried once more to step on the brakes, and even attempted to shift to neutral, but the bus still continued to accelerate.

De Vida said a few moments later he felt that the bus was already rolling down while bodies and pieces of baggage were rolling about inside.

He said he was still conscious when the bus came to a stop. Because he had been pinned down by the baggage and could not free himself, he shouted for help.

De Vida said the help was immediate; two persons pulled him out from the wreck.

De Vida has a swollen right eye and contusions on his face, legs and shoulders.

Another passenger told police investigators that he saw the driver struggle with the gear stick, then apply the brakes, which apparently failed because the bus instead gathered speed.

"Suddenly, the bus plunged to the right," said Efren Fuente, a 42-year-old soldier, in a police statement. "I was pinned by cargo boxes and baggage. I could hear shouting and yells for help . . . Within minutes, I saw many dead passengers sprawled around."

Severed heads

Garcia, the lead investigator, described the site of the accident as one gory scene of scattered bodies and broken bones.

"Because of extreme darkness in the area when we responded to the accident scene, I accidentally stepped on two severed heads, a male and female," Garcia told the INQUIRER in a phone interview.

He said rescuers had a hard time recovering the bodies of the victims and bringing them up.

"The ravine is so steep. It has a 45-degree angle," he said, adding that it took them until almost daybreak to finish gathering all the bodies of the victims.

Aside from Fuente, the police have identified only two of the six survivors.

They were identified as Freddie Lorica, Pastor Drive, Parañaque City; and a certain Onofre.

But personnel at the Bicol Medical Center where five survivors, included De Vida, were brought for treatment, identified the other survivors as Alexander Rico, 29, of Uson, Masbate, and two others who were named Little Miss X, 4-5 years old and Mr. X, in his mid-thirties.

The hospital official, who declined to give her name, said both Little Miss X and Mr. X were still incoherent and drowsy.

Another girl, identified as Gilda Higante, 6, was confined at the orthopedic ward for a broken right femur but was in stable condition.

The doctor, who also declined to give his name, appealed to the relatives of Higante to visit her because her companions were among the fatalities.

Looting incidents

Tagkawayan Mayor Vicente Salumbides III lamented that there were several reports of looting in the accident site.

He said he immediately ordered that all personal belongings of the victims be transported to the municipal hall for safekeeping.

"When I arrived at the site and received news of some looting, I really felt bad," Salumbides said over the phone.

He said there were lots of kibitzers in the accident site.

Salumbides said he also ordered the establishment of a central assistance and monitoring team in the municipal hall to help the relatives of the victims that are expected to arrive to claim the bodies.

"If the families of the victims are (too) hard up to shoulder the transportation of the remains of their loved ones, we will see (to) whatever help we can extend. This tragedy is really unfortunate," the mayor said.

Biton said the relatives of the victims started to arrive at about noon to claim the bodies of their loved ones.

Police authorities identified the owner of the 60-seater Falcon bus as a certain Efren Villamonte from Camarines Norte. *With reports from Juan Escandor and Ronnie Lorejo, PDI Southern Luzon Bureau; AP; AFP*

LIST OF FATALITIES

ASIDE from driver Norberto Capillanes, the rest of the victims were provisionally identified as: Eleazar Gigante, Barangay Palanan, Makati City; Andres Tolentino, Barangay San Antonio, Labo, Camarines Norte; Jose Ybañez Sr., Masbate City; Eleuterio Quillobas, 867 Vito Cruz, Taft Avenue, Malate, Manila and native of Masbate; Romulo Adigue, Barangay Magsaysay, Uson, Masbate; Rudy Lope, Aroroy, Masbate; Arturo Rocero, Monreal, Masbate; Jefrey Magdael, 1807 URSP Pamplona, Las Piñas City; Lucy Lipanan, Milagros, Masbate; Policarpio Tamaso Jr. and Bonifacio Tamaso, both with address at Palanan, Masbate; Yolanda Lovera, 15th Avenue, Cubao, Quezon City; Amada Adiver, Barangay Poblacion, Aroroy, Masbate; Rizalio Adague, Buenavista, Uson, Masbate; Lando Adiver, Barangay Poblacion, Aroroy, Masbate; Leovie Dimabasa, Yakal Street, Novaliches, Quezon City; Philip Norioles, Uson, Masbate; Josefa de Jesus, Monreal, Masbate; Nani Esparalla, with phone number 75803; Virginia Laurio, Aroroy, Masbate; Betty Columna, CAA, Las Piñas City.

‘Travel advisories could work both ways’

WHAT IF Asian nations took the cue and likewise issued travel advisories against countries in the West?

Thus wondered aloud Tourism Secretary Richard Gordon during a tourism forum in China last week, in light of the continued modifications in travel advisories issued against Asian countries.

“I told them that Europe has as big a problem with terrorists as we do in Asia and in the Asean region,” Gordon said, following a series of speaking engagements in China.

The United States middle of last week issued another announcement warning Americans of the terrorist threat against Westerners in Southeast Asia. Mentioned in the advisory were the threats posed by the Jemaah Islamiah of Indonesia and the Abu Sayyaf Group of the Philippines.

“Tourist arrivals in Europe would be greatly affected if Asian countries advised their citizens against travel to those countries,” Gordon said.

He gave as an example Great Britain’s problems with the Irish Republican Army and the threat to Spain from Basque separatists. *Norman Bordadora*

Can’t pay your credit card?
Need cash for whatever?
End your suffering
with a ring.

Citystate Jewelry Loan
turns your jewelry into instant cash.

- No guarantor needed.
- No advance interest.
- No hidden charges.
- High appraisal by professional appraisers.
- Fast! You get cash in an instant.

2% lowest monthly interest

We offer interest rates as low as 1%

Listed in the Philippine Stock Exchange

CITYSTATE SAVINGS BANK
www.citystatesavings.com

Head Office
Citystate Center Building
709 Shaw Boulevard
Pasig City
Tel. Nos. 637-9843 / 637-63-97 / 631-9156

Baliuag
Aliw Cinema Complex
Dr. Gonzales Ave.
Poblacion Baliuag, Bulacan
Tel. Nos. (044) 673-3559 / (044) 766-2974

Baclaran
260 Quirino Ave.
Baclaran, Parañaque City
Tel. Nos. 551-1751 / 551-1983

Chino Roces
Dominga Building III
2113 Chino Roces Ave. cor. Dela Rosa St., Makati City
Tel. Nos. 893-7078 / 893-7023 / 893-1712

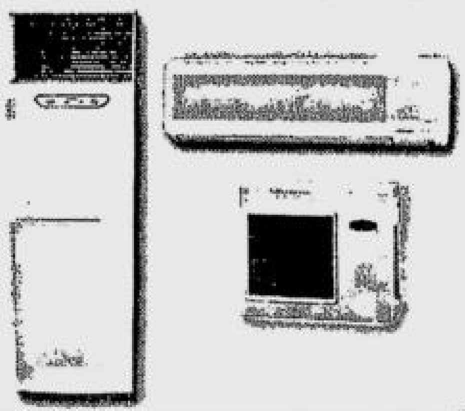
CM Recto
Vista Cinema Complex
1530 CM Recto Ave.
Sta. Cruz, Manila
Tel. Nos. 732-1632 / 711-0094

Pasay City
2350 Taft Ave.
Pasay City
Tel. Nos. 804-0420 / 804-0426 / 804-0427

Mabini
1315 A. Mabini St.
Ermita, Manila
Tel. Nos. 526-2734 / 526-2736 / 526-2769

Member: Philippine Deposit Insurance Corporation (PDIC)
(Deposit insured up to P100,000)

A proud member of BancNet
Non-Stop Banking Network



ATTENTION:
Split and Package
Aircon Buyers!

SAVE
AS MUCH AS
₱4700

AND MORE...

- WIDEST BRAND SELECTION
  CARRIER • KOPPEL • FEDDERS • SAMSUNG • MITSUBISHI • NATIONAL • DAIKIN
- ALL TYPES OF INSTALLATION
  WALL-MOUNT • FLOOR-MOUNT • CEILING-MOUNT • CEILING CASSETTE
- MOST COMPLETE AFTER SALES SERVICE
  REGULAR CHECK UP AND MAINTENANCE • GENERAL CLEANING

VISIT or CALL:

TOTAL
AirconCenter, Inc.
Alabang-Zapote Road
(in front of Honda Cars Alabang)
850-9641 / 850-9679
807-4957

PSBank MegaMillion Challenge
1,000,000
PSBank

Fourth of Six Monthly Millionaires

PSBank
MegaMillion
Challenge

Our Latest Millionaire!

JOSE GO
Jaboneros Branch

100 winners of
P1,000 each

- Marelin Tan
- Romeo Lacson Santos or Gloria M. Santos
- Chin Hong Huang Yu or Helen Lim Yu
- Aurora H. Hipolito or Carlos T. Hipolito
- Erwin Joaquin
- Marlene Intal Callitung
- Evelyn J. Tabag
- Edna S. Javier
- Rowena A. Camina
- St. Louis School, Inc. (Grade School)
- Ruperto B. Salas
- Citimart Shop-On
- Alexander Pring
- Luz D. Aguilar
- K Service Trade, Inc.
- Elizabeth Sly Go
- Government Employees Mutual Benefit Assn.
- Paul Alexander B. Perez by Helen B. Bando &/or Benedicto L. Perez
- Judy M. Ruiz
- Roberto dela Cruz or Catherine dela Cruz or Victoria M. Sy
- Kababaihang Lingkod Bayan sa Laguna
- Ruby Serzo Sumande
- Dr. Teresita Sia Peralta
- Asterio Tabago Aganon Jr.
- Juan C. Briones
- Tarcisia Requiso Cabase
- Coca-Cola Cebu Employees Multi-Purpose
- Gina Antonio
- Hamad A.M. Alomairi
- Emma L. Ang
- Ma. Theresa Pascual Diaz
- Marivel Rieza
- Sylvestre C. Ygay III
- Ma. Lourdes Diaz Abay
- Dawinder Singh
- Daniel M. Puatu &/or Norma Puatu
- Papertech, Inc.
- Adoracion N. Serrano
- Armstrong Plumbing Corp.
- John Brian B. Ong &/or Lenor Ong
- Estrelita S. Bautista
- Lorna G. Villamil
- Jay S. Laurico
- Diosdado G. Castillo &/ or Marilou Castillo
- St. Mary's Educational Institute
- Quirino M. de Villa
- Gloria Subido
- Virginia Cruz
- Angelyn S. Mopera
- Arnulfo M. Cornejo
- Evelyn S. Nicolas
- Melanio Medina
- Teodulo &/or Rosario Torres
- Enrique Marcos
- Imelda Galang
- Sylvia Soriano Isidro &/or Armando A. Isidro
- Motorist's Choice Service Station
- Rio del Santos
- Aurora Guevarra Lagman
- Murphy Development Cooperative
- Romualdez C. Pancho
- Adoracion M. Razon
- Maria Loretta R. Mendoza
- Jose Panganiban &/or Lourdes Panganiban
- Virgilio P. Obar &/or Maricris Obar
- Michael T. Samson
- Evapia Precision Tooling Co.
- Ma. Victoria O. Baldos
- Napico Homeowners' Association
- Arlene David
- Flordeliza Catalan
- Restita delos Reyes
- Primitiva C. Cincollagas
- Corazon Arnedo
- Fermina B. Caballera
- Rowena Camacho
- Federico D. Redito
- Mass-V Group, Inc.
- Rodolfo Cabrera
- Arthur Brion Arrogancia
- Felix Casubuan
- Ma. Lourdes Chanyungco
- Gregorio Banzon Pastorfide &/or Georgina Pastorfide
- Luisito Tiqui
- Jovito Yap Lo, Jr.
- Domingo Visda Sanches, Jr.
- E Ng
- Teodoro Rocamora
- Rural Bank of Alaminos Laguna
- Maricel H. Casabal
- Esterlita C. Valencia
- Fortunato Gipulan Sioson or Julito Gipulan Sioson
- Ambrocia U. Lim
- Alfredo Go
- Jaynell Victorio &/or Fe Gulao
- Joselito S. Baluyot
- Alicia B. Cortez
- Julieta C. de Leon
- Juanita Ang
- Agripino C. Cadao

10 winners
of P10,000 each

- Anthony Uy Co
- Li Cheng Jie ITF Fred Michael Go
- Leon P. Flores, Jr.
- Rosamina C. Calilong
- Edgardo Erce
- Florie Santiago or Dolores Dumlao
- Flordeliza Cruz
- Milagros M. Cantiller
- Rosario G. Artuz
- Ramos Benavidez Const. Supply

PSBank
PHILIPPINE SAVINGS BANK
A METROBANK SUBSIDIARY

Working harder for you.

For inquiries please visit any PSBank branch nearest you or
PSBank Center, 777 Paseo de Roxas cor. Sedeño St., Makati City
Tel. 885-8208 connecting all units

Per DTI-NCR Permit No. 2608 Series of 2002

Member Philippine Deposit Insurance Corporation. Deposit Insured up to P100,000.00

BancNet

Gov't finds itself in a bind in Meralco

From page A1

forts to find a solution—in consultation with Meralco—to its financial woes. President Macapagal-Arroyo earlier said it was important to maintain the financial viability of Meralco in the face of the Supreme Court order for a refund, estimated to run to as much as P28 billion, and the power firm's failure to obtain an authority to increase its electricity rates from the ERC.

The impasse sets back efforts to rescue Meralco financially. In this aspect, Energy Secretary Vincent Perez Jr. has met with Meralco's creditors, including Citibank, to find a way to ease the shock of the refund and Meralco's financial crisis.

In a bind

The administration is in a bind. If it stops its efforts in finding a solution to Meralco's financial crisis, the power firm Meralco could sink. But President Macapagal and his economic managers also acknowledge that Meralco's collapse would have shocking economic repercussions.

The administration believes that it should not allow Meralco to crash, not only because the government is the company's biggest stockholder. It holds a 25.52-percent stake, while First Holdings, a Lopez company, owns 17 percent.

Blown out by Meralco's rejection of the takeover plan was a compromise proposal in which Meralco's management would be run by a team of "independent and professional managers." Preliminary discussion had taken place between Camacho and Gabby Lopez in which the names of Delfin Lazaro, Oscar Reyes, a former Shell executive, and Johnny Santos, of Nestlé, were mentioned as possible nominees to replace key management executives.

Apparently, the Lopez family found unacceptable an arrangement that would mean loss of control of management and operations. Lazaro said no one had talked to him about the plan.

A protracted conflict between the administration and the Lopez conglomerate could at least unsettle the equities market and create further uncertainties in the investment climate.

In my meeting with Camacho and President Macapagal on Saturday evening, Camacho sought to give a softer version of his takeover memorandum. He said a takeover was not contemplated by the draft memorandum order.

He described the replacement of Lopez executives as a "caretaker" arrangement in which a change of team, composed of respected executives in the business community, would run the company. He said this option was a "confidence building" measure that would help pull together Meralco's creditors, the government, the business sectors affected by the crisis and consumer sectors in a rescue effort.

PNB model

Camacho has held up Philippine National Bank as the model for Meralco's rescue plan. Under the PNB plan, the government and Lucio Tan agreed on appointing a team of independent executives to manage the bank.

There is, however, a different context in the PNB case and the Meralco case. PNB has been a longstanding state financial institution since the Commonwealth. When Lucio Tan took over control of the bank, there were financial problems that required government intervention and bailout.

In the case of Meralco, it has always been a Lopez company since 1961 and has been the flagship enterprise of the Lopez conglomerate. It is not a surprise therefore that the Lopezes are fighting to keep management control and the intensity of their resistance is partly emotionally driven by their historical attachment to Meralco.

From my meeting with the President, Camacho and Executive Secretary Alberto Romulo on Saturday evening, the government appeared determined to force the takeover or "caretaker" plan.

Davide orders survey ...

From page A1

"It must be emphasized that an improvident issuance of TROs or writs of preliminary injunction or an unreasonable delay in the disposition on the merits of such cases would have serious impact on the parties affected (such as) government projects, the banking industry and the economy," Davide said in his order.

He also ordered judges to "exercise caution, prudence and judiciousness" in issuing TROs.

In recent years, there have been growing complaints that courts are too quick to issue temporary restraining orders, delaying vital government projects for months and putting many business contracts on hold.

There have also been allegations that losing bidders use TROs against winners and that such restraining orders are being used as a form of harassment, scaring away investors.

In April, the American Chamber of Commerce complained to President Macapagal-Arroyo that judges had been issuing TROs against foreign investors who had received the go-ahead to proceed with their businesses from national and local authorities.

There have also been widespread reports that TROs could be had for a hefty fee. *With a report from AFP*

Bodega Super
• SALE •

FROM NOV. 18 TILL SUPPLY LASTS

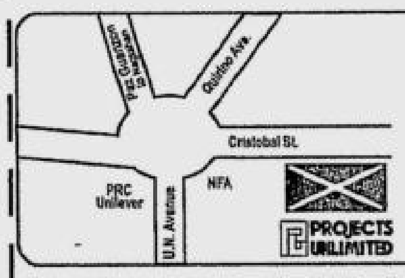
AT PRICES SO LOW
IT'S HARD TO BELIEVE!

AS LOW AS

• Wallpaper	P 99/roll
• Carpet Tiles	350/m2
• Carpet Rugs	130/pc.
• Broadloom Carpets	150/m2
• Laminate Flooring 8mm thick	400/m2
• High Pressure Laminates	600/sheet
• PVC Vertical Blinds	35/ft2
• Mini Horizontal Blinds	25/ft2
• Kitchen Sink	P 1,500.00
• Kitchen Mixers (faucet)	900/pc.
• Built in Oven	3,000.00
• Fabrics	100/yd.
• Photowall	300/set

AND A LOT OF OTHER ITEMS TO CHOOSE FROM

- Cash Basis Only
- As is where is
- Bring your own measurement & Specifications

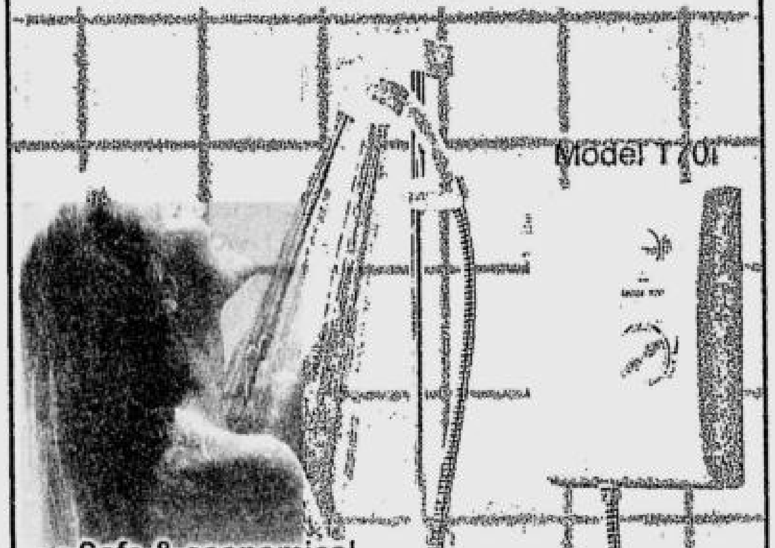


PROJECTS UNLIMITED
1155 Cristobal Street,
Paco, Manila
Tel. Nos.: 2438888 to 95

TRITON

Certified by: The British Standard Institute

100% Made in U.K.



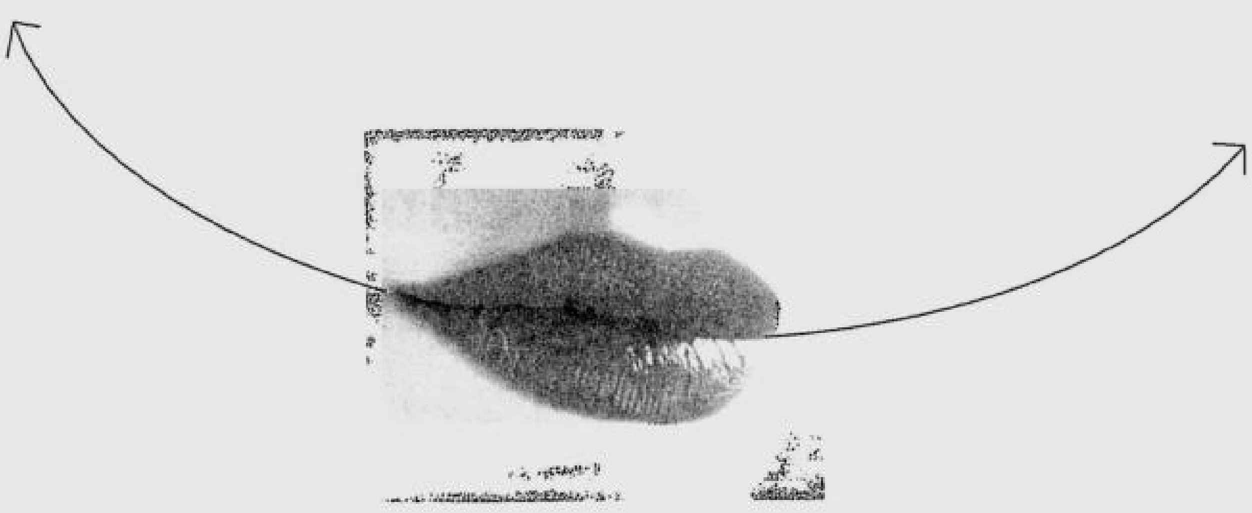
- Safe & economical
- Easy-to-use controls
- Choice of jet, soft and regular spray mode
- Lifetime free service guarantee

For free technical advice and general inquiries
INDOLA
INTERNATIONAL PHILS., INC.
665 Florentino Torres Street,
Sta. Cruz, Manila

Tels.: 733-0366 to 68 Fax: 736-1655
Website: www.indolainternational.com
E-mail: mail@indolainternational.com

Also available at all leading electrical & hardware stores

Free Installation within Metro Manila



New Cebu Class. *Smile more than economy. Pay less than business class.*

CEBU PACIFIC
You above all.
OnTime • GreatValue • Warm&CaringService

The **premium economy** Cebu Class offers more things to smile about like comfortable leather seats, extra luggage allowance, priority check-in, access to airport lounge and more food choices.

Manila-Hong Kong [illegible]		$300 Roundtrip Fare
Flight No.	Depart Manila	Arrive Hong Kong
5J-110	0700	0900
5J-118	1640	1840
Flight No.	Depart Hongkong	Arrive Manila
5J-111	1000	1200
5J-119	1940	2140

Manila-Seoul [illegible]		$400 Roundtrip Fare
Flight No.	Depart Manila	Arrive Seoul
5J-194	1340 M/F/Su	1840
5J-1944	1340 Th	1840
Flight No.	Depart Seoul	Arrive Manila
5J-195	1955 M/F/Su	2250
5J-1955	1955 Th	2250

Manila-Singapore (Daily)		$400 Roundtrip Fare
Flight No.	Depart Manila	Arrive Singapore
5J-803	0730	1055
Flight No.	Depart Singapore	Arrive Manila
5J-804	1205	1530

*ALL FARES ARE SUBJECT TO GOVERNMENT APPROVAL AND MAY CHANGE WITHOUT PRIOR NOTICE.

FOR RESERVATIONS, PLEASE CALL
CEBU PACIFIC AT 636-4938 OR THE
TRAVEL AGENT NEAREST YOU.
www.cebupacificair.com

ISO 9002
Summit
Many Happy Returns

SUERTRES 3 9 3
(In exact order)

SUPERLOTTO 6/49 2 7 9 16 35 40

SPORTS

E-mail: pr_sports@inquirer.com.ph

Editor **Al S. Mendoza** ● *Assistant Editor* **Edwin M. Villanueva**

Klitschko-Lewis fight up

DORTMUND, Germany—Vitaly Klitschko knocked out Larry Donald in the 10th round Saturday, paving the way for a WBC title fight with Lennox Lewis. Klitschko promoter Hans-Peter Kohl said the contract with Lewis for the WBC title fight has already been drawn up, although he didn't say if it was signed. *AP*

PCA OPEN

Victorino, Arevalo triumph

By Marc Anthony Reyes

JOSEPH Victorino and Czarina Mae Arevalo yesterday took different routes but just the same arrived at their respective goals–the 21st PCA Open men's and women's titles.

Down two sets to one and bothered by cramps, Victorino dragged Adelo Abadia to a fifth-set encounter before hacking out a thrilling 4-6, 7-6 (5), 1-6, 6-2, 6-3 victory.

"I just stayed focused despite the tough game of Adelo," said Victorino, who is now the country's No. 1. It was also his second title this year after winning Coca-Cola Open last May in Subic.

But while the men's final became a drawn-out, arduous battle of nerves, Arevalo breezed through her first PCA Open title with a 6-1, 6-4 win over Korean Lee Hin-Hee.

Abadia, runner-up last year to Johnny Arcilla, pushed Victorino to the limit, frustrating the 19-year-old with a better grip of the shell courts where he slid and skid for perfect returns.

But Victorino, who upset top seed Arcilla in the semifinals, refused to roll over and persevered for every shots before gaining a 4-2 lead in the fifth set.

Abadia managed to win the seventh game, but Victorino kept pulling off brilliant passing shots against the 25-year-old Abadia to move to 5-3.

Victorino, who even collapsed due to cramps in the fourth set, passed Abadia four times to wrap up the win in three hours and 45 minutes.

In the heat of the match, Victorino didn't hide his frustration, slamming his racket once after Abadia's drop shot made it 30-0 in the third set.

In the fourth set, Victorino began to show signs of exhaustion and took a spill while trying to chase Abadia's cross court late in the set.

But instead of giving up, Victorino became even stronger, engaging Abadia in exciting net game and winning games mostly on drop shots for the P80,000 top purse.

Arevalo quickly imposed her superiority over Lee, firing three straight aces in the second game of the first set to post a 2-0 lead.

But Lee, who also packs a lot of power in her serves but was short on accuracy, held serve in the next game before watching the 17-year-old Filipina sweep the next four games to take the set.

Arevalo admitted that she relaxed in the second set after seeing the Korean's flaws, finding herself trailing at 1-3 as Lee fought hard from the baseline.

"I slowed down a bit, but I recovered just in time," said Arevalo, the country's No. 1 female netter. "When she led by 3-1, I decided to go for the win."

For her feat, Arevalo went home with P30,000, plus a split of the P18,000 purse for the women's doubles she won with Rina Caniza.

Joseph Arcilla and Michael Mora defeated Veeyong Sison and Junjun Toledo, 6-3, 6-2, for the men's doubles title and the P18,000 prize.

The Accel-Dunlop tournament was sponsored by Chowking, Photokina, PBCom, Coca Cola, San Miguel Corp., PVL Restaurant, Toby's, Copacabana, Trans Asia and Philippine Star.

VICTORINO ERIK ARAZAS

AREVALO ERIK ARAZAS

UE, FEU arrange best-of-3 tussle

GAMES TOMORROW *(Makati Coliseum)*
3 p.m.—Slam dunk/3-point shootout
3:30 p.m.—UE vs FEU

JAMES Yap lit up the charts while Paul Artadi orchestrated the plays with precision as University of the East subdued University of Visayas, 94-90, yesterday and claimed the first finals seat in the Champions League 2002 at the packed Makati Coliseum.

The 6-foot-3 Yap hit back-to-back triples in the last 87 seconds to give the Warriors the final push in the see-saw knockout encounter which saw Artadi hand off 17 assists, one more than all the Lancers combined.

UE thus advanced to the best-of-three finals against fellow UAAP member Far Eastern University.

The FEU Tamaraws beat the University of Santo Tomas, 83-74, in the other semifinal.

"I gave him (Yap) the license to shoot even if his game was a little off today," said UE coach Boyzie Zamar, whose charges lost to the Ateneo Blue Eagles in the UAAP Final 4.

Scores:

UE 94—Yap 32, Artadi 14, Omiping 11, Tubid 10, Masbang 6, Canaleta 6, Tan 5, Estrada 4, Butel 2, Hubalde 2, Booker 2, Alminario 0.

UV 90—Raneses 22, Bucao 14, Paglinawan 10, Elim 8, Quinahan 7, Rodriguez 7, Etrata 6, Bungcaras 6, Binongo 5, Sevilla 3, Bolofer 2.

Quarters: 25-23, 46-48, 67-68, 94-90. *Roy Luarca*

Paragua shocks Indian foe, boosts bid

FILIPINO sensation Mark Paragua stunned Indian GM Pentala Harikrishna in the 10th round Saturday and boosted his title-bid in the boys 18-under division of the World Youth Chess Championships in Herkalio, Crete, Greece.

His third straight victory gave Paragua a total of 7.5 points and a crack at the title and his second grandmaster result.

Paragua can complete his come-from-behind triumph with another victory in the 11th and final round against pacesetter GM Ferenc Berkes (8.5 points) of Hungary. Azerbaijan IM Shariyah Mamedyarov (8 points) also has a shot at the title when he meets Andrey Zhigalko (7 points) of Belarus. *Roy Luarca*

Carmelette, Erwin win

NATIONAL player Carmelette Villaroman and former National pro-am winner Erwin Vinluan topped their respective divisions to lead the winners of the Samsung Amateur Tour first stop at the Aoki course of the Eagle Ridge Golf and Country Club in Gen. Trias, Cavite.

Villaroman, a veteran of both the Asian Games and the World Amateurs, scored rounds of 74-78 to easily win over Ia Bakunawa (81-91) in Class A of the ladies division while Vinluan had a tougher time edging Gene Bondoc by a mere stroke in the championship class of the men's division.

The burly Vinluan finished at 153 (75-78) while the young Bondoc wound up at 154 (76-78).

The other winners in the 36-hole tourney which is part of a three-in-one event dubbed as the Samsung DigitAll Golf Challenge were Fujie Goto (Class A), Jose Nepomuceno (Class B) and Jose Mendoza (Class C) in the men's group and Trisha Maclang in Class B of the ladies side.

Boosting Samsung's major sponsorship of the tourney played at the country's biggest golf complex with 63 playable holes are TaylorMade adidas, Gatorade, Maxfli, Fila, Custom Clubmakers, Hotshots Flame-Grilled Burgers.

For inquiries, please call 0917-8381874.

Alabang tops WGAP tourney

ALABANG Country Club capped its resurgence as a power in local ladies golf by winning the 2002 WGAP Cup after a month-long series, in the process foiling Sta. Elena's bid for a third consecutive crown.

Recalling their top guns to active duty, the Alabang ladies proved to be the team with a more balanced lineup in the match play series played in three different courses, piling up 8 points against the 5.5 points of Sta. Elena and Villamor.

Manila Southwoods wound up fourth with 5 points in the culmination of a year-long competition.

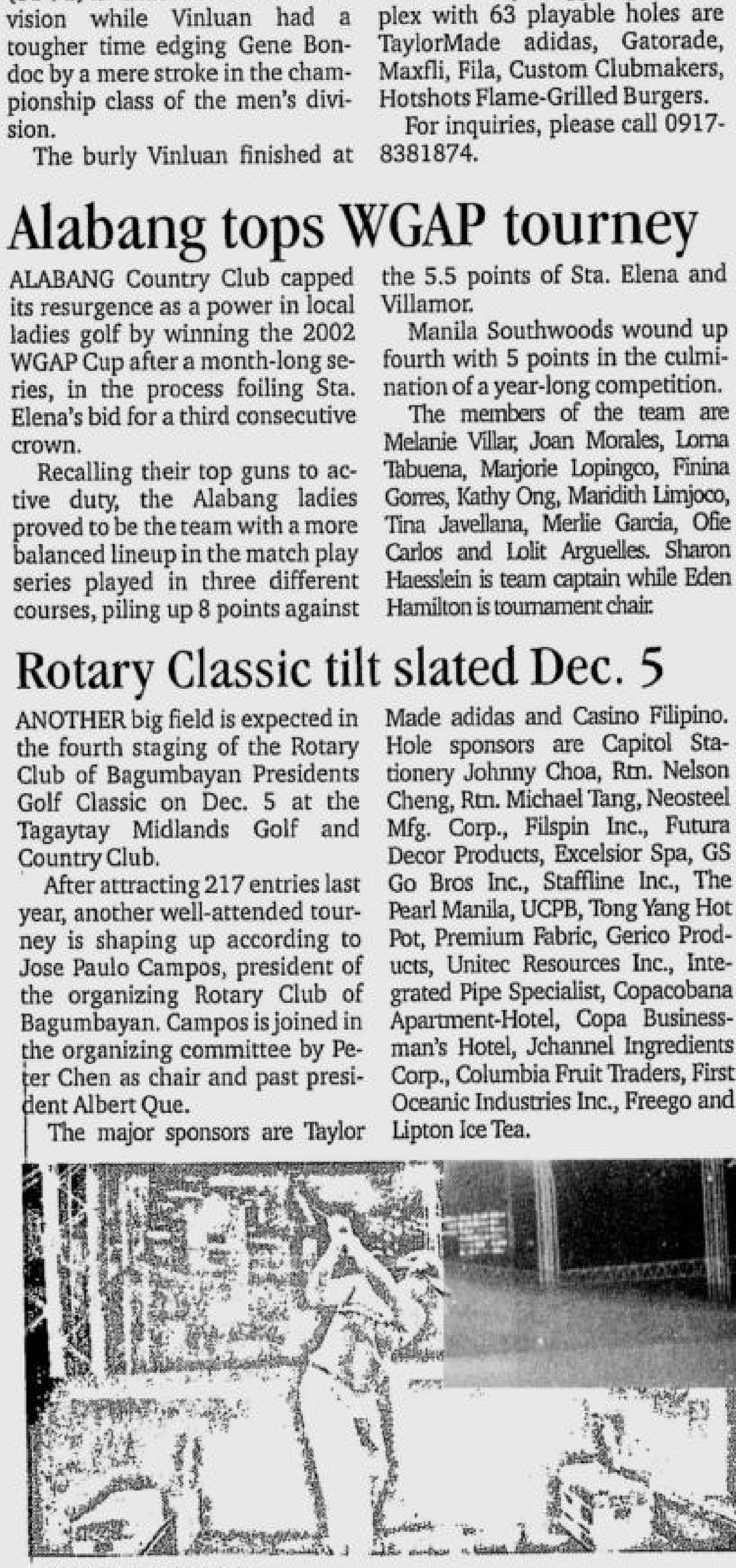
The members of the team are Melanie Villar, Joan Morales, Lorna Tabuena, Marjorie Lopingco, Finina Gorres, Kathy Ong, Maridith Limjoco, Tina Javellana, Merlie Garcia, Ofie Carlos and Lolit Arguelles. Sharon Haesslein is team captain while Eden Hamilton is tournament chair.

Rotary Classic tilt slated Dec. 5

ANOTHER big field is expected in the fourth staging of the Rotary Club of Bagumbayan Presidents Golf Classic on Dec. 5 at the Tagaytay Midlands Golf and Country Club.

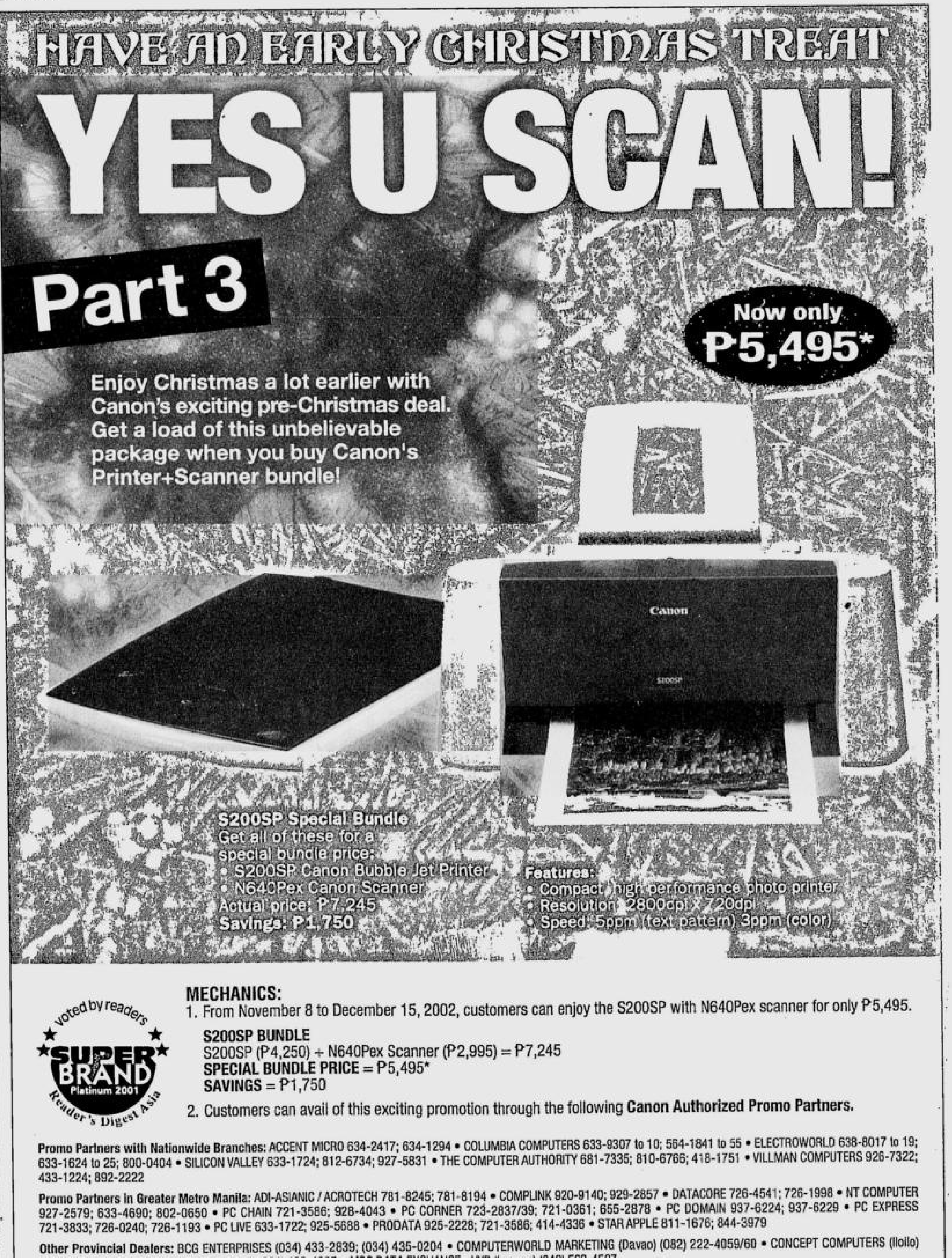
After attracting 217 entries last year, another well-attended tourney is shaping up according to Jose Paulo Campos, president of the organizing Rotary Club of Bagumbayan. Campos is joined in the organizing committee by Peter Chen as chair and past president Albert Que.

The major sponsors are Taylor Made adidas and Casino Filipino. Hole sponsors are Capitol Stationery Johnny Choa, Rtn. Nelson Cheng, Rtn. Michael Tang, Neosteel Mfg. Corp., Filspin Inc., Futura Decor Products, Excelsior Spa, GS Go Bros Inc., Staffline Inc., The Pearl Manila, UCPB, Tong Yang Hot Pot, Premium Fabric, Gerico Products, Unitec Resources Inc., Integrated Pipe Specialist, Copacobana Apartment-Hotel, Copa Businessman's Hotel, Jchannel Ingredients Corp., Columbia Fruit Traders, First Oceanic Industries Inc., Freego and Lipton Ice Tea.



MAKATI RANGE

Teaching pro Rudy Chico-Walker tries one of the facilities of the now-open Makati Golf Club range. The Makati range in Bel-Air is touted to become a favorite sports hangout in the business district with other amenities like The Golf Mall, a gym, business center, restaurants and a spa.



Enjoy Christmas a lot earlier with Canon's exciting pre-Christmas deal. Get a load of this unbelievable package when you buy Canon's Printer+Scanner bundle!

S200SP Special Bundle
Get all of these for a special bundle price:
- S200SP Canon Bubble Jet Printer
- N640Pex Canon Scanner

Actual price: P7,245
Savings: P1,750

Features:
- Compact, high performance photo printer
- Resolution: 2800dpi x 720dpi
- Speed: 5ppm (text pattern) 3ppm (color)

voted by readers SUPER BRAND Platinum 2001 Reader's Digest Asia

MECHANICS:

1. From November 8 to December 15, 2002, customers can enjoy the S200SP with N640Pex scanner for only P5,495.

S200SP BUNDLE
S200SP (P4,250) + N640Pex Scanner (P2,995) = P7,245
SPECIAL BUNDLE PRICE = P5,495*
SAVINGS = P1,750

2. Customers can avail of this exciting promotion through the following **Canon Authorized Promo Partners.**

Promo Partners with Nationwide Branches: ACCENT MICRO 634-2417; 634-1294 • COLUMBIA COMPUTERS 633-9307 to 10; 564-1841 to 55 • ELECTROWORLD 638-8017 to 19; 633-1624 to 25; 800-0404 • SILICON VALLEY 633-1724; 812-6734; 927-5831 • THE COMPUTER AUTHORITY 681-7335; 810-6766; 418-1751 • VILLMAN COMPUTERS 926-7322; 433-1224; 892-2222

Promo Partners in Greater Metro Manila: ADI-ASIANIC / ACROTECH 781-8245; 781-8194 • COMPLINK 920-9140; 929-2857 • DATACORE 726-4541; 726-1998 • NT COMPUTER 927-2579; 633-4690; 802-0650 • PC CHAIN 721-3586; 928-4043 • PC CORNER 723-2837/39; 721-0361; 655-2878 • PC DOMAIN 937-6224; 937-6229 • PC EXPRESS 721-3833; 726-0240; 726-1193 • PC LIVE 633-1722; 925-5688 • PRODATA 925-2228; 721-3586; 414-4336 • STAR APPLE 811-1676; 844-3979

Other Provincial Dealers: BCG ENTERPRISES (034) 433-2839; (034) 435-0204 • COMPUTERWORLD MARKETING (Davao) (082) 222-4059/60 • CONCEPT COMPUTERS (Iloilo) (033) 337-6874 • IEC COMPUTER (Bacolod) (034) 433-4065 • MSC DATA EXCHANGE - VYP (Laguna) (049) 562-4597

For Canon Authorized Dealers who want to be accredited as a **Promo Partner**, please call Canon Authorized Distributors for details:
HYTECH INTEGRATED PRODUCTS 722-1122 • LAMCO INTERNATIONAL INC. 634-7999

**suggested retail price for Metro Manila dealers only*

Per DTI Permit No. 4472, Series of 2002

CANON MARKETING (PHILIPPINES), INC.
Marvin Plaza Bldg., 2153 Don Chino Roces Avenue, Makati City
Tels.: 812-6047; 892-6449 • Fax: 810-9797
E-mail address: info@canon.com.ph • www.canon.com.ph

Canon
Technology that makes you smile

Cagayan Valley solo champ

THE CAGAYAN Valley Gamefowl Breeders Association (CVGBA) entry Flyhigh II racked up seven straight wins to emerge as solo champion in the 223-entry "Bakbakan National 7-Stag Derby" Friday night at the Araneta Coliseum.

Five of the winning stags came from the breeding yard of CVBGA president Gerry Alivia and two from Bien Bien de Guzman of Tuguegarao, both using the Lemon Roundhead crosses. Champion handler is Garry Tan.

Dr. Rubio of Mindanao Gamefowl Breeders Association received the Fastest Kill trophy in the championship days as his entry registered a quick 11 seconds winning time.

Officials of National Federation of Gamefowl Breeders together with Progressive Poultry Supply awarded the Golden "Tari" to several media people who contributed in the awareness and technology transfer in the field of gamefowl breeding.

The awardees were Pachie Cruz of Sabong Star, Jun Jamandores of Fighting Cock, Art Tolentino of Pit Games, Totoy dela Cruz (posthumous) of Pinoy Sabungero and Emoy Gorgonia of Tukaan TV program.

The officers of NFGA are Ricoy Palmares Jr., president; Otic Geroso, vice president; Jessie Ledesma, secretary; Juancho Aguirre, treasurers; Nitoy Nasser, auditor, directors are Lancey dela Torre, Allan Lucasan, Freddie Yulo, Homer Salgado, Gerry Alivia, Mayor Jessie Nalupta and Arnel anonuevo.

Roligon derby unfolds tonight

A TOTAL of 58 exciting fights await Metro Manila derby fans as Roligon Mega Cockpit presents the big-time 4-cock derby at 7 tonight. Hosted by consistent derbyist Emil Chua of Makati (Concrete Breaker), the event offers a cash prize of P300,000 while entry fee is P10,000. For other details, call 833-2275 and 833-1638.

On Wednesday, Nov. 27 is another 4-cocker with Rizal cocker Lito Alcantara as host. Alcantara has invited some 35 cockers and breeders so far.

Super Cock tourney in Pililla

THE FIRST batch form a total field of 110 entries which lock horns tonight at the new Pililla Coliseum in Rizal Province as partners Lando Luzong and Princess Naldo, in cooperation with Thunderbird and Univet, present the Super 4-Cock Inaugural Derby.

With a guaranteed cash prize of P500,000 for a low entry fee of P5,500, derbyists from Laguna, Quezon, Cavite, Batangas, Bulacan, Pampanga and Metro Manila are seeing action tonight in the first 2-cock eliminations.

Submission of weights (1.800-2.400 kg) is set today from 6 a.m. to 12 noon. For more details, call tel. no. 464-0052.

Mavs zoom to 13-0

Grizzlies prevail at last

NOWITZKI

DALLAS—Dirk Nowitzki scored 13 of his 29 points during a thrilling fourth quarter as the Dallas Mavericks dug out of a season-worst 16-point deficit and beat the Seattle SuperSonics 115-105 Saturday night, extending their season-opening winning streak to 13.

Dallas got back into the game with an 18-1 run that started late in the third quarter. Seattle briefly went ahead again, but the Mavs wouldn't be denied. Steve Nash put them ahead for good with 3:48 left on a 3-pointer, and they were never threatened again.

The Mavericks are off to the fourth-best start in NBA history. The three teams ahead of them all made the NBA Finals.

Dallas will try matching the 14-0 start by Boston in 1957-58 when it plays at Detroit on Wednesday. The Mavs could be going for the record of 15-0 set by Washington in 1948-49 and tied by Houston in 1993-94 on Thursday at Indiana.

Grizzlies 85, Wizards 74

In Memphis, Tennessee, Earl Watson came off the bench to score a career-high 17 points as the Memphis Grizzlies finally won for the first time this season, snapping a 13-game losing streak.

The Grizzlies gave Hubie Brown a victory in his sixth game as coach and ended the worst season-opening losing streak in franchise history. Memphis avoided coming even closer to the NBA record of 17 straight losses at the beginning of a season held by Miami (1988) and the Los Angeles Clippers (1999).

Watson, a second-year guard out of UCLA, handed out five assists with no turnovers.

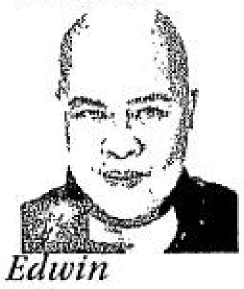
Complete results:

Boston 109, Atlanta 99; Detroit 106, Indiana 91; New Jersey 96, Minnesota 82; New Orleans 97, Cleveland 84; Memphis 85, Washington 74; Dallas 115, Seattle 105; Denver 80, Phoenix 79; Utah 110, Chicago 90; Sacramento 95, Portland 94.

AP

'The Rose' retires; Raquel suspended

ONE WINNER



Edwin Villanueva

UNBEATEN import Rose of Victory has been retired for breeding purposes.

The culprit was a bone chip growing out of an old injury in her left fore leg.

``We evaluated the risk given her injury after her veterinarian, Dr. Romy Modomo, gave us the pros and cons should we decide to run her on Dec. 1 in the Imported Championship race," Rose of Victory's owner, former Philracom comissioner Koko Cayco, told us yesterday.

Rose of Victory, fondly called ``The Rose" by kareristas, is being geared for the much-awaited clash among imports when Koko decided to rest her. ``We decided she was too valuable to take such a risk. After all, she has shown us and the racing public what she's all about. She's what a thoroughbred is all about."

The five-year-old mare by Honour and Glory (USA) out of the Aroowfield Stud mare Monterey Belle won all of her five races, the biggest of which was the Early Hours Stakes race where she devastated the likes of Jade Louise, Sunny Puddles and Triregal.

Her regular partner, Dominador ``Rapid Fire" Borbe Jr., described her as ``*parang* Ferrari or Porsche" because of her tremendous acceleration. ``*Puwede ring isunod at pag hiningan mo talagang kakaskas. Mami*-miss *ko siya*."

The *bayang karerista* will surely miss ``The Rose," too.

***

Leading Jockey of the Year candidate Fernando ``Dhunoy" Raquel Jr. was slapped by the Philracom with an 8-racing week suspension for ``careless riding" atop Lucky Strike last Thursday night.

Unless Raquel is ``pardoned," he won't be around to steer Wind Blown in the Presidential Gold Cup next month.

Hermie Esguerra reportedly picked Manolito Daquis to replace Raquel for the Dec. 22 outing.

Woods falls short

MIYAZAKI, Japan—Tiger Woods fired a 4-under 67 for his best round of the tournament Sunday but it wasn't enough as the World No. 1 finished six strokes back of local favorite Kaname Yokoo in the US$1.65 million Dunlop Phoenix.

Yokoo, who played on the U.S. PGA tour this season, carded five birdies against three bogeys for a 69 and a 72-hole total of 15-under 269. It was his first win since the 2000 Japan PGA Matchplay Championships.

Spain's Sergio Garcia finished a further stroke at 14-under 270 while South Korea's K.J. Choi was third at 13-under.

Meanwhile, in West Palm Beach, Florida, Rachel Teske made a 15-foot birdie putt on the 18th hole Saturday to finish off a 4-under 68 at blustery Trump International and take a one-stroke lead over Annika Sorenstam and defending champion Karrie Webb at the ADT Championship.

The LPGA Tour's final tournament of the year comes down to those three players. *AP*

Yap snares title

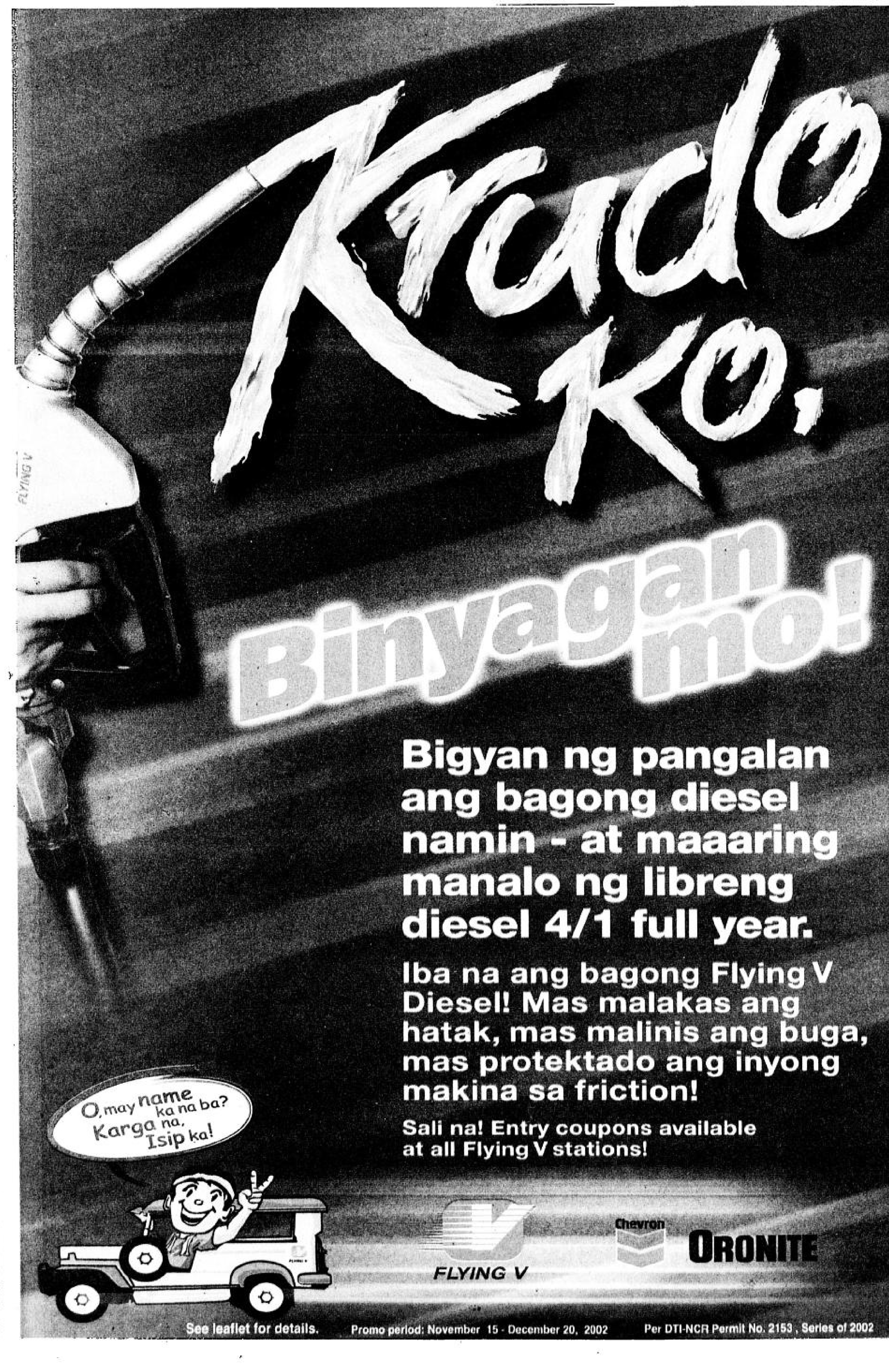
CARMONA, Cavite—Tuason Racing-Team Oxygen's Michael Yap held on to his post throughout the 20-lap race to clinch the Formula SL Heavy crown Sunday in the penultimate leg of the 2002 Shell Karting Super Series at the Carmona Circuit Philippines here.

Yap controlled the tempo from the start, posting the fastest laptime of 48.256 on the fifth as he took the checkered flag in 19:27.407 in this event sponsored by Pilipinas Shell, WG$A Super Ferry, Bridgestone, Nokia, Zip-zip, ZEd and Philippine Charity Sweepstakes Office through Chair Livia "Honeygirl" de Leon and general manager Angelo Ver.

Ricardo Loi took second place, clocking 19:32.322 while Jerome Montemayor ended third.

BILLIARDS TILT

LG Collins Electronics Manila Inc. president Henry C. Jang (left) and Viva Sports executive Ronnie Nathanielsz sign the contract for the LG Flatron Billiards Challenge 2 at Casino Filipino, Parañaque from Nov. 28-30.



Krudo Ko.
Binyagan mo!
O, may name ka na ba? Karga na, Isip ka!
FLYING V
Chevron
ORONITE
Bigyan ng pangalan ang bagong diesel namin - at maaaring manalo ng libreng diesel 4/1 full year.

Iba na ang bagong Flying V Diesel! Mas malakas ang hatak, mas malinis ang buga, mas protektado ang inyong makina sa friction!

Sali na! Entry coupons available at all Flying V stations!

See leaflet for details. Promo period: November 15 - December 20, 2002 Per DTI-NCR Permit No. 2153, Series of 2002

Young drivers join Tuason Cup

PROMISING young drivers aged 8 to 13 are set to show their stuff in the forthcoming 3rd Arthur Tuason Memorial Cup 2002 on Nov. 30-Dec. 1 at the Carmona Circuit Philippines in Cavite.

These newcomers will be competing in the Alaska Fresh Cadet Division where the champion will receive race sponsorship for the 2003 season. The runner-up and the third placer will receive gift packs and trophies.

The event, presented by Standard Insurance and sponsored by Bridgestone Tyres, Hanjin Shipping, Carmona Circuit Philippines, Alaska Fresh, Drive Concept Wheels, Trapik.com and Magic 89.9, is being held in honor of racing legend Arthur Tuason–a well respected racing figure who made waves both in the local and international scene during the '70s.

He started his racing career in karting before branching out to rallycross, Touring Cars and circuit racing. He was also one of those who pivoted the revival of karting in the country way back 1992.

Another highlight of the event is the Bridgestone KT Novice class where a top prize of P40,000 and Drive Mags Wheels await the winner.

Leongson claims Rider of the Year award

MULTITITLED rider Ernie Leongson opted to play it safe as he formally captured the premier Pro Open title of the Superferry National Motocross Super Series 2002 Saturday at the Pamri Racetracks, Army Adventure Zone in Taguig, Metro Manila.

With the Pro Open (Rider of the Year) title safely tucked under his belt even before the starting gun, Shell-Yamaha's Leongson simply enjoyed every minute of the series' final leg of the Pro Open, where he emerged second to leg winner Glenn Aguilar of Caltex-Revtex-KTM.

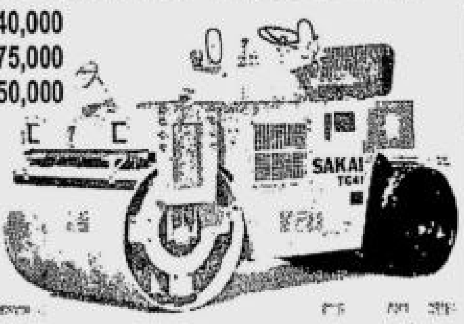
Interestingly, Leongson was meanest in the Pro 125 division, which he topped, ahead of eventual champion Jovie Saulog, a teammate.

"I thank God for giving me the strength and my teammates for all the support. I've been very blessed this year. *Walang* injuries and I was able to capture three motocross titles," said Leongson, who is also champion of the Saipan and Guam Invitationals.

Providing the stiffest competition to Leongson was his fierce rival Aguilar, who unleashed everything in his arsenal en route to the Pro Open leg win to end an up-and-down season with a bang.

RUST eats your CAR very FAST!
MAKE YOUR CAR LAST...
LIFETIME ELECTRONIC RUSTPROOF
ELECTRO-ANODE
The ELECTRONIC RUST control device for MOTOR VEHICLES which places a very slight electronic charge on the whole vehicle body which will make it resist or repel the corrosive effect of water and moisture. The device adopts the two technologies of rust prevention–Impressed Current and Sacrificial Anodes.
PROVEN & GUARANTEED EFFECTIVE (PIONEERED SINCE 1985)
J-R POSADAS ENTERPRISES
☎ 435-56-24 • 928-33-89
AWTO LINIS CARWASH • 82 RIZAL AVE., SAN CARLOS CITY, PANG.
☎ (075) 532-24-29 • 0919-8838913 • 0917-4847674

WINDSHIELD CRACK REPAIR
PAINTLESS DENT REPAIR
CAR DOCTOR
We also do:
• WINDSHIELD REPLACEMENT
• SPRAY-ON BED LINER
• RUST PROOFING
• AUTO DETAILING • ODOR REMOVAL
☎ 929-1111



FOR SALE
SAKAI / BOMAG ROLLER
TG25 (2.5 tons) ₱240,000
TG41 (4 tons) ₱275,000
BW121 ac (3.5 tons) ₱250,000
Combined Drum-and-Tire type
Also Available: TCM 75B, 50B, STD30 and 45, generators, air compressors, jackhammer, bulldozer, and welders.
Northstar Motors Tels. 3306815 / 4552870

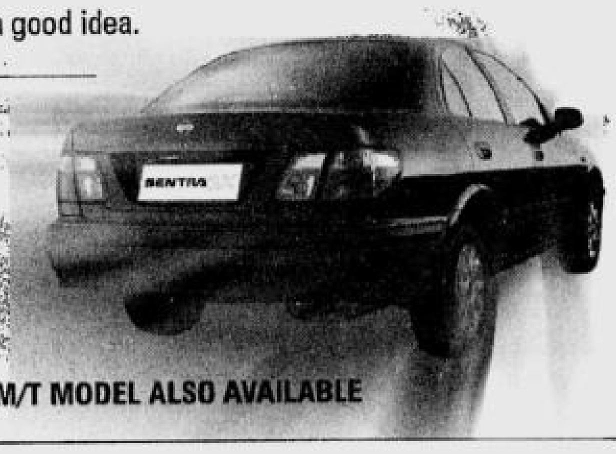
TISSOT NAVIGATOR
has all the functions and features a business traveler needs: great reliability, absolute precision, shock resistance, a directional rotating bezel to point to your desired time in any country, as well as a robust security clasp.
AVAILABLE AT:
NoCurfew TAKE YOUR TIME
TISSOT SWISS WATCHES SINCE 1853
NoCurfew, The 5th, Shangri-La Plaza Mall, Mandaluyong City • Phone: 634-2160
Visit us at: www.timeline.com.ph

Computer Problem? We come to YOU!
PCHelp HOME & OFFICE COMPUTER SERVICE
Honest and Experienced Technicians
✓ DIAGNOSTICS
✓ UPGRADES
✓ NETWORKING
✓ NEW COMPUTER SET UP
✓ SOFTWARE PROBLEMS/INSTALLATION
✓ PRINTER/MONITOR REPAIRS
✓ MAINTENANCE
LOW SERVICE RATES JOBS GUARANTEED
for home/office service, call: 727-2222

BEFORE
AFTER

Are you thinning? Are you receding? Are you bald? We have the permanent solution!!! It's natural looking, it grows, it's your own hair, the only maintenance you need is a monthly haircut.
The Pineda Hair Clinics
• Beverly Hills-trained Hair Transplant surgeon
• Over 2000 patients treated
www.pineda.hair.com
MAKATI 8130691 • DAVAO 2212682

SENTRA GX
RIGHT-SIZED ENGINE IN A REAL-SIZED CAR
FUEL-INJECTED 1300cc • 4-SPEED AUTOMATIC
NO other car in its class gives you this perfect blend of space, pace and grace.
The New Sentra GX.
Potent, yet fuel-efficient QG powerplant.
Coupled with a cool two-tone interior, 4-speed automatic and alloy wheels that'll glide you through the worst traffic in style.
The New Sentra GX.
What a good idea.

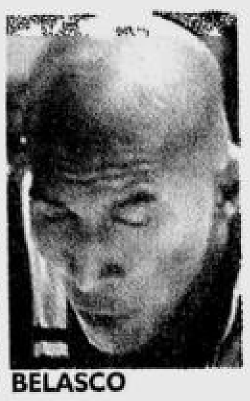


M/T MODEL ALSO AVAILABLE
SENTRA
SHIFT_the future NISSAN
Assembled and distributed by Nissan Motor Philippines
METRO MANILA: MAKATI MANTRADE DEVELOPMENT CORP. Pasong Tamo Ext. 843-3316 to 23, 812-7701, 812-7743 • CORE AUTOMOTIVE RESOURCES (CAR) INC. Pasong Tamo 818-9464, 810-0151 to 55 loc. 315 • MANILA NISSAN CENTRAL MANILA Tondo, Manila 251-9060 to 63, 251-9054 & 56, 252-3566 • NISSAN UN AVENUE Paco, Manila 400-1020, 400-2177, 525-9061 to 64 • LAS PIÑAS NISSAN ALABANG Pamplona, Las Piñas 873-2845, 873-2770, 873-2771 • QUEZON CITY NISSAN COMMONWEALTH Commonwealth Avenue, Q.C. 932-0428, 932-4001 • NISSAN GALLERY ORTIGAS Libis, Q.C. 438-4539 to 40, 633-2545 to 47, 635-5888 • NISSAN GALLERY QUEZON AVENUE Q.C. 731-5308, 711-6486 • NISSAN NORTH EDSA Balintawak, Q.C. 330-5331 to 50, 361-9995 PROVINCIAL: LUZON NISSAN SOUTHWOODS Carmona, Cavite 699-2400 to 01, (046)430-1683 to 84 • NISSAN NAGA Naga City (054)472-3577 to 79 • NISSAN PAMPANGA San Fernando, Pampanga (045) 961-5461 to 62, 961-5481, 860-2164 to 65 • ROYCE MOTOR CENTER Cabanatuan City (044) 463-7210 to 12, 463-3358 ROYCE MOTOR CENTER Santiago City (078) 682-8701, 682-6706 & 07 • ROYCE MOTOR CENTER Baliuag, Bulacan (044)673-0225 • ROYCE MOTOR CENTER San Fernando, Pampanga (045) 961-7773 to 74 • WORLD CARS Baliuag, Bulacan (044) 766-0919 Telefax: 766-0492, 766-2486 • WORLD CARS Cabanatuan (044)463-0089, 463-7279 • WORLD CARS Isabela (078) 682-8850 XENIREX AUTOMOTIVE Dagupan City, Pangasinan (075) 522-0656, 522-0525 • VISAYAS NISSAN BACOLOD Bacolod City (034) 434-8051 to 52, 435-1102 • NISSAN CEBU DIST. Mandaue, Cebu (032) 346-8422 to 25, 346-7439 • NISSAN ILOILO Iloilo City (033) 320-4051 to 53, 329-7192 to 93 • MINDANAO NISSAN CAGAYAN DE ORO Carmen, Cagayan de Oro City (08822) 728-788, 725-682, (088) 858-3000; 858-3002 • BUTUAN BRANCH Butuan City (085) 815-3164, 342-7210 • DAVAO UNICAR CORP. Davao City (082)221-1914 & 16, 227-6712 • DAVAO UNICAR CORP. General Santos City (083) 552-3228

Bili na
ng Talk 'N Text SIM...
Load na
ng kahit na anong Talk 'N Text prepaid card within 15 days
P100
P300
P500
P1000
para makahakot ng
Noche Buena!
ACTUAL PRIZES MAY VARY FROM THE PHOTOS SHOWN.
TALK 'N TEXT
Noche Pabuenas
Apat ang masuwerteng makakahakot ng groceries LINGGO-LINGGO!
ABANGAN ang unang Noche Pabuenas Pahakot on DEC.1, SUNDAY, at SM MEGAMALL at 4:00PM!
Promo Duration: November 15 - December 31, 2002
See Posters and Flyers for details!
PER DTI-NCR PERMIT NO. 4572, SERIES OF 2002.
Yan ang galing without overspending!
POWERED BY THE SMART NETWORK
For inquiries, please call (02)888-1111(GMA), 1-800-888-1111(Vis/Min) or *888 from your Talk 'N Text cellphone

SMB beats Coca-Cola in double OT

GAMES WEDNESDAY
(Philsports Arena)
5:30 p.m.—FedEx vs Shell
7:30 p.m.—Purefoods vs Sta. Lucia


BELASCO

NIC Belasco again displayed his new-found proficiency from rainbow territory last night, lifting San Miguel Beer to a 94-86 double-overtime victory over sister team Coca Cola in the Selecta-PBA All-Filipino Cup at the Araneta

Belasco capped an 8-2 run in the second overtime with a triple, taking the fight out of Coca-Cola, 91-82, and shoving San Miguel to solo second place in the eliminations.

Toting a 5-win, 2-loss record, the Beermen dislodged the Tigers (5-3) and closed in on pacesetter Red Bull (6-1).

Talk N Text downed Alaska, 73-66, in the second game to climb to 4-3. Alaska slid to 4-4.

"We like our chances going into the semifinals," said San Miguel coach Jong Uichico. "But it won't be easy. We're just up by half-game over Coca-Coca and one game ahead of Alaska so anything can still happen."

Roy Luarca

Scores:

SMB 94—Peña 24, Belasco 24, Ildefonso 14, Racela 13, Hontiveros 10, Victoria 5, Lago 4, Mente 0.

COCA COLA 86—Juinio 18, Carlaso 17, Antonio 14, Abarrientos 13, Morano 8, Reavis 2, Abuda 0, Avenido 0.

Quarters: 22-24, 41-40, 60-64, 76-76, 80-80, 94-86.

LBC tames Shark

GAMES TODAY
(Pasig Sports Center)
3 p.m.-- ICTSI-La Salle vs Welcoat
5 p.m.--Montaña vs Dazz Dishwashing

LBC-Batangas outlasted Cheeseballs-Shark, 75-69, and forced a three-way tie for the lead yesterday in the PBL Challenge Cup at the Pasig Sports Center.

Burly Al Magpayo and Alex Compton conspired as the Blades outgunned the Cheeseballs in the final period en route to their fourth win in five games. LBC shares the lead with Montaña Pawnshop and Blu All-Purpose Detergent.

Cheeseballs-Shark absorbed its fifth straight setback after winning its opening game over Sunkist and is now relegated to losers' bracket.

In the other game, John O whipped Sunkist Orange for a 2-4 card, Sunkist fell to 0-4. *Dennis U. Eroa*

Man to watch: Earl the Pearl

CLEAN LIVI

Manolo R. Iñigo

FLAMBOYANT American shotmaker Earl "The Pearl" Strickland is the man to beat in this year's LG Elatron International Billiards Challenge on Nov. 28-30 at Casino Filipino-Parañaque . Strickland heads the star-studded cast composed of Filipino hotshots Efren "Bata" Reyes and Francisco "Django" Bustamante of Puyat Sports and Finland's Mika Immonem in the tournament which stakes a first prize of $15,000.

Born on June 8, 1961 in Roseboro, North Carolina, the 41-year-old Strickland is the most feared player in professional pool along with Reyes and Bustamante. A consistent winner of major tournaments for more than two decades since turning pro at the age of 20, the fast-talking Strickland has won the world title six times, winning the coveted crown in 1984, 1988, 1990, 1991, 1994 and 2002 when he outclassed grief stricken Bustamante in an epic come-from-behind victory in Cardiff. Behind for most part of their titular match, Strickland won, 17-15, over Bustamante, who almost abandoned the game after learning about the death of his 7-month-old daughter.

"I beat a great player (Bustamante)," said Strickland after the nerve-wracking match. "You just have to keep your composure playing against Busty (and Bata) otherwise they will eat you alive."

A three-time US Open champion, Strickland started playing at the age of 19. He entered his first tournament when he was 15, winning third place. At 20, he won his first major televised title in 1983 on ESPN at Caesars Palace, Lake Tahoe.

Runnex tilt slated

THE RUNNEX 10K Executive Classic Run, together with the 5K event, will be held on Dec. 8 starting at 6 a.m. at the UP Diliman Campus, Q.C.

For more details, contact any of the following: Ben Lopes (920-1327, 733-47-52), Pol de Leon (924-2447, 925-3298), Lulu Bercades (371-4445), Alda Buensuceso (922-7502), Fidel Ringor (364-6232, 364-6201), Conrad Callueng (931-0086, 932-3057) and Cezar Cruz (929-3646).

METRO
E-mail: pr_metro@inquirer.com.ph
Editor Louie C. Camino

■ Bulacan firecracker factory explodes; seven injured /A27

■ Woman witness who saw UP slay set to talk /A27

STOP HAIR LOSS. SAVE YOUR HAIR.
Call Svenson now! 243-0128

War: NBI vs Korina

ERIK ARAZAS

Wycoco: 'She should not readily believe the words of a known swindler'

Sanchez: 'Some (NBI) agents were trying to make me look bad, so I have to tell the truth'

RANDY HORMILLOSA

By Philip Tubeza

"SHE should know better than to believe a known swindler."

National Bureau of Investigation Director Reynaldo Wycoco took this dig at Korina Sanchez as the misunderstanding between the NBI and the popular broadcaster escalated into a full-scale word war yesterday.

While Wycoco tried to form his statements carefully, other NBI investigators did not mince words, saying that the bureau would not take Sanchez's "lies" (that the agents tried to extort money from a businessman) sitting down.

One agent said that the bureau has not even detailed Sanchez's supposed P1-million payola, which she allegedly received monthly during the time of a former Quezon City mayor.

"I have ordered an investigation into her allegations," but she should not readily believe the words of a known swindler. That man (George Cadhit) has so many (estafa and swindling) cases," Wycoco said.

Sanchez had quoted businessman George Cadhit as saying that NBI agents tried to extort P200,000 from him as a condition for his release on Friday.

In this allegation, Sanchez on Saturday told the INQUIRER that she had broken her promise to Wycoco that she would not make a big deal of the incident on Friday.

"I promised Director Wycoco that I wouldn't make a big deal (of the incident)," Sanchez said on Saturday. "But after reading the papers, I realized that some of the agents were trying to make me look bad so I have to tell the truth."

Sanchez reportedly made a scene at NBI headquarters before dawn Friday when NBI agents did not allow her to see Cadhit, who was arrested for failing to pay a jeweler P658,000.

Sanchez said the bureau illegally detained Cadhit since they filed no charges against him.

"We will invite Korina and Cadhit to give their statements so that they can substantiate their allegations," Wycoco said.

He said the NBI's Internal Affairs is doing the investigation.

When asked if Korina did try to "intercede" on behalf of Cadhit, Wycoco said: "From her own statements, I understand that she did try to facilitate the release of Cadhit."

Cadhit is allegedly a cousin of Paul Aquino, who is reportedly Sanchez's boyfriend.

An NBI source said Sanchez even called presidential adviser Dante Ang for help.

Another NBI investigator said the entire bureau is mad at Sanchez for throwing her weight around and for using her "media privilege."

"The bureau is angry at her," the source said. "Some people are even asking us why we're treating her with kid gloves. She interceded for Cadhit. *Akala mo kung sino, e pwede naming bulatlatin ang mga kalokohan niya* (She thinks she's somebody, well we can dig up the dirt on her)."

The investigator said the NBI knows of an alleged P1 million monthly payola she reportedly received from "a former mayor of Quezon City."

But when pressed further, the agent admitted that "a dummy" received the money (for Sanchez). He said the NBI is now investigating the dummy.

The agent added that the bureau is also checking if Sanchez paid the correct taxes.

"She is using her media privilege to make these so-called exposes when she has no basis," the source said. "She should realize that she is not the queen of the Philippines."

An official also wondered why Sanchez had to fight the bureau over Cadhit, who has a string of estafa cases.

He noted that it was ABS-CBN, Sanchez's network, that initially endorsed Cadhit's P658,000 estafa case before the NBI.

The complainant in the case knew some people in the network and asked for help.

"We have a very reliable source who told us that even people inside the network were baffled why she interceded for the benefit of the swindler," the source said.

2 UP, UST girls held hostage

By Christian Esguerra

AN ALLEGED cell phone snatcher fleeing an angry mob held hostage two students from the Universities of the Philippines and Santo Tomas for about an hour in Pasay City yesterday afternoon.

Allan Ignacio, 30, sneaked into the house of Pasay councilman Lisa Portes and took hostage her daughters Twinkle, 20, and Patricia, 18, inside their house on Lakas ng Bayan Street at around 3 p.m.

Ignacio was trying to escape from residents waiting to lynch him for having snatched the

2 UP/-A27

It AIN'T cool if it ain't the REAL thing!
Multi-layered dashboard cover with UV inhibitors
- 90% Heat Reduction on dashboard
- Available for most car and van models
- Used by Transhow & Motorshow winners
DASHIELD
1013 EDSA (near Veterans Vill entrance), Quezon City
Tel nos. 372-3640 • 372-2464 • 415-7837

WAZZZUP?

Cowboy Grill BIÑAN, LAGUNA	MIXED-UP MOODZ	BLAKDYAK NOV.28 ☎ (049)511.7268
Cowboy Grill BRGY. ALMANZA, LAS PIÑAS	STREETLIFE KNIGHTS	NO ENTRANCE FEE ☎ 801.7644
Cowboy Grill 1191 ARQUIZA ST MALATE	PERFECT STRANGERS MUSIC CIRCUIT BROWNIE / GIFTED MIND	NO ENTRANCE FEE ☎ 525.1474
Cowboy Grill 431 REMEDIOS ST MALATE	J. BROTHERS MR. ROXY	NO ENTRANCE FEE ☎ 521.8143
Cowboy Grill NOVALICHES, QUEZON CITY	ICE KENDI JAMM EDGE	BLAKDYAK NOV.26 ☎ 936.9757
LIVE STATION	GABRIELA & THE RYTHMIX	BIKINI OPEN NOV.26 #44 WEST AVE., Q.C. ☎ 373.5677
SOUND STAGE CAINTA	BLIND ITEM POWER OF 2	CUT THIS AD FOR A FREE APPETIZER! ☎ 682.9359/61
TIA MARIA'S JUPITER ST MAKATI CITY	ZINJY FANTASIA	NO ENTRANCE FEE ☎ 890.4735
TIA MARIA'S REMEDIOS, MALATE	SYMPHOSIUM MINDSTUCK	NO ENTRANCE FEE ☎ 522.0429

MONDAY November 25 422-9877

WHITE(WASHED) CHRISTMAS
IT'S just one full month before Christmas so expect everybody to be on their toes, as these resourceful poor souls who cash in on the the season of cheer by painting and preparing Christmas trees white as snow off Roxas Blvd., the better to help momentarily dispel the dirt, darkness and despair around them.

ERIK ARAZAS

Fiery Malate cop chief fired

By Philip C. Tubeza

THE AX finally fell yesterday on Malate police chief Supt. Manolo Martinez, who was accused of slapping a policeman twice in the Western Police District headquarters.

WPD Director Senior Supt. Pedro Bulaong said he has ordered the relief of Martinez, "effective immediately," for the slapping incident that happened on Tuesday.

He added that Martinez would be reinstated if he is later cleared.

Martinez's deputy replaced him temporarily after Bulaong issued the order on Saturday.

"I am not judging the merits of the case but, the fact is, a case has been filed against him (before the prosecutor's office)," Bulaong said.

"He has also admitted that such an incident happened and that casts a bad light on the police force. Policemen should not fight each other," he said.

"He slapped a non officer when he could have just reprimanded him," Bulaong added.

Martinez was charged Wednesday before the Manila Prosecutor's Office after he allegedly slapped PO2 Mariano Ruedas, of the WPD Mobile Patrol Unit.

Martinez was charged with direct assault, slight physical injuries, conduct unbecoming of a police officer, threats, and insulting an officer.

Martinez said that he went to the WPD headquarters because the police were trying to extort money from motorist Randy Garcia, 32.

Ruedas arrested Garcia in Ermita for urinating in public and for driving without a license.

Bulaong said it would be up to Martinez to prove his accusation that policemen were trying to extort money from Garcia.

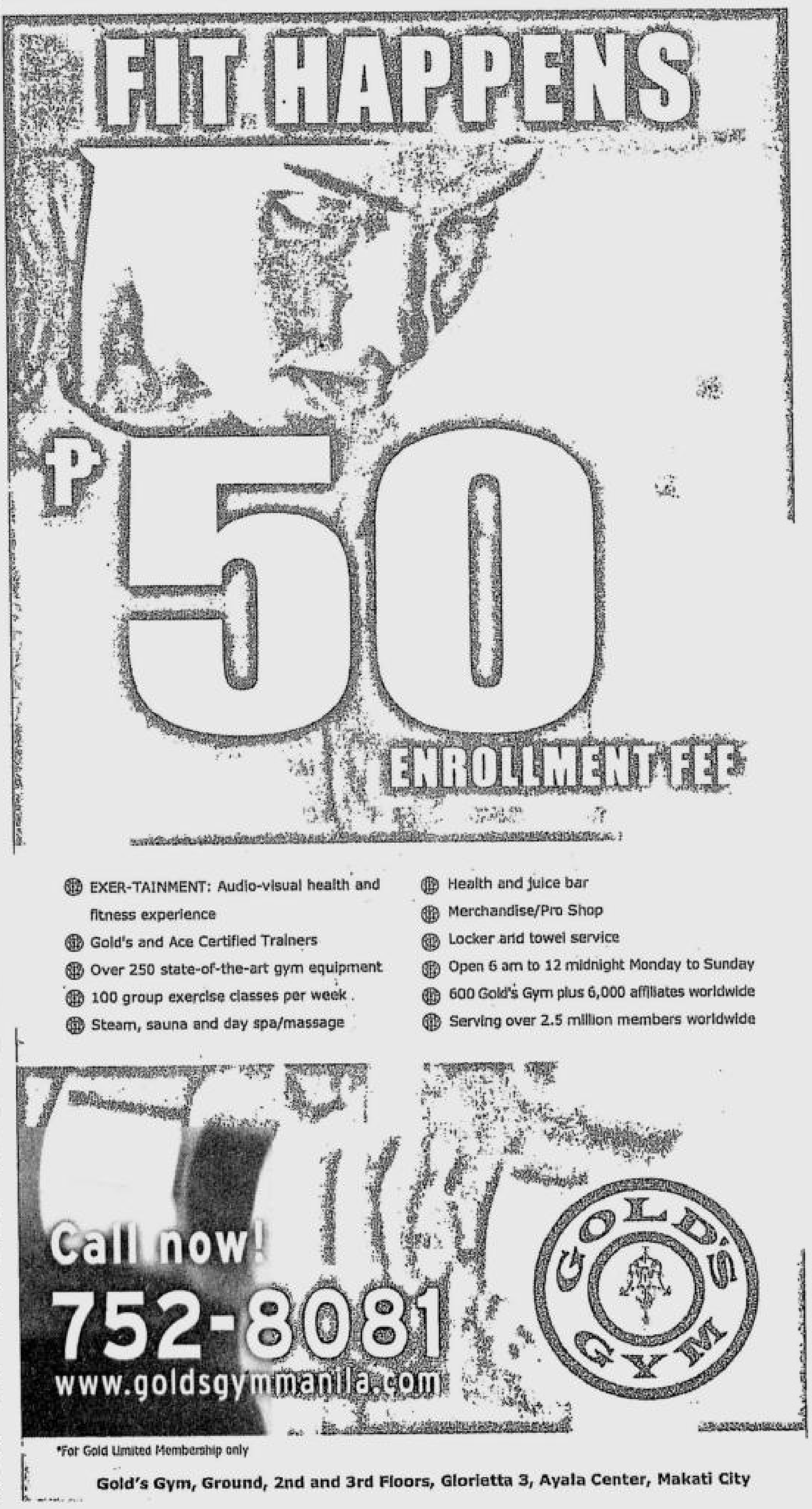
The Manila's Finest Brotherhood Incorporated also threw its support behind Ruedas.

MARTINEZ JIM GUIAO PUNZALAN

"(Martinez's) misbehavior created demoralization on the part of Ruedas' colleagues in the mobile patrol. We condemn the violent outburst of this senior officer," said SPO2 Antonio Emmanuel, MFBAI spokesperson.

He said the Brotherhood would continue to monitor the developments in the case.

Besides the criminal charges in the Prosecutor's Office, the WPD-Internal Affairs Service is also investigating the incident.



- EXER-TAINMENT: Audio-visual health and fitness experience
- Gold's and Ace Certified Trainers
- Over 250 state-of-the-art gym equipment
- 100 group exercise classes per week
- Steam, sauna and day spa/massage
- Health and juice bar
- Merchandise/Pro Shop
- Locker and towel service
- Open 6 am to 12 midnight Monday to Sunday
- 600 Gold's Gym plus 6,000 affiliates worldwide
- Serving over 2.5 million members worldwide

*For Gold Limited Membership only

Gold's Gym, Ground, 2nd and 3rd Floors, Glorietta 3, Ayala Center, Makati City

Fernando won't give up Quezon garbage dream

By Christian Esguerra

CLEAN. Safe. Income-generating.

This was how Bayani Fernando, Metropolitan Manila Development Authority chair, yesterday described the proposed dumpsite in Quezon which is facing tough opposition from local officials and residents.

"It's not an ordinary dumpsite," he said. "It's a sanitary landfill so it's clean and safe. It would even generate billions of income for the provincial government."

Fernando was reacting to a statement by a Quezon official who claimed that the provincial board had already issued a resolution rejecting the MMDA project.

Fernando said the MMDA was still explaining the project to residents and barangay officials when the board member, Dante Cadiz, claimed the dumpsite had been effectively scrapped.

"We'll be patient...We will not stop until we have convinced residents to accept our project," the MMDA chair said. "We know all of their concerns and we will address them."

The 2,000-hectare landfill is supposed to be constructed on vast agricultural lands in the towns of Tiaong and Candelaria in Quezon.

It can supposedly accommodate 6,000 tons of garbage generated daily in Metro Manila.

Fernando assured protesters that garbage in the facility will be properly treated and that its liquid component will not seep into the area's water system.

The MMDA will create income for residents by putting up recycling facilities for paper, steel and plastics, he added.

On Nov. 18, officials of the Quezon Provincial Board unanimously passed a resolution rejecting the "Waste Rail Transfer and Processing Project of the MMDA.

But Fernando said he remains optimistic, adding that "a resolution or ordinance can be amended or repealed at the pleasure of the members."

Manila to host summit on sidewalk vendors

By Jerome Aning

MANILA this week will host a summit that will tackle the issue of sidewalk vending and attempt to find an acceptable and lasting solution to the problems it spawned.

Those invited to attend the one-day activity include sidewalk vendors associations, urban poor groups, other non-government organizations, and local and national government agencies.

Mayor Lito Atienza said the issue of sidewalk vending is complex and cannot be solved in a short period.

"We have to gather all the concerned sectors in order to arrive at an arrangement or solution that will be beneficial to everyone, especially sidewalk vendors," he said.

The mayor reiterated his position that sidewalk vending is a positive economic endeavor that could help bring genuine progress to the country if managed in a proper manner.

"Given the dire economic straits the country is in at present, we cannot turn our backs on people who just want to earn a decent living," he said.

At the same time, he added, "we also have to address the need to maintain order on the streets and sidewalks."

The mayor said he would urge summit participants "to keep an open mind and commit themselves to working with other sectors (for) a comprehensive program that would genuinely address the issue."

Atienza has formed a committee to organize the summit to be held in the middle of the week at the Pamantasan ng Lungsod ng Maynila auditorium.

Chances are, this little-known life-saving drug
has saved the life of someone you know...
or even your own.

What in the world is an 'injectable'?

The ampule featured in the picture above is also known as an injectable. Most people would probably not know what an injectable is. However, for the medical profession, injectable is just an everyday term applied to drugs used during emergency, life-saving procedures. It includes formulations such as penicillins and its derivatives. It is truly an everyday item in hospitals and very indispensable. It is also quite expensive up until the passage of the Generics Act. What most people are not also aware of is that injectables are now more affordable because these are now available as generic drugs.

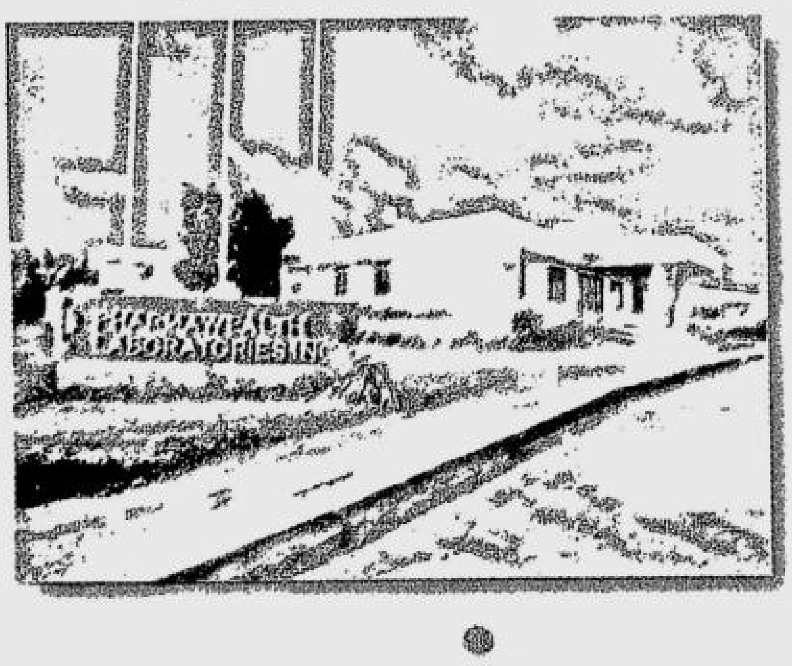
A man with a vision

Having seen a young man die of stab wounds because he was too poor to buy medicines that could have saved his life, Dr. Ferjenel Biron, a doctor also of humble origins, wished he could change all that. When the government launched its new health policy of helping the poor afford medicines through the Generics Act of 1988, Dr. Biron saw his opportunity to help. He responded to the clarion call of the government by establishing Phil Pharmawealth, Inc. with the aim of offering quality and affordable generic medicines to the public.

A Filipino success story

Phil Pharmawealth started with a small team of five people equipped with daring and a pioneering spirit eager to establish a marketing niche in life-saving injectable drugs. They searched the world over for various manufacturers of quality generic injectables, among others. Their search led them to various countries such as the United States, France, Korea, China, Taiwan, India, Thailand, Malaysia, Australia and Cuba.

Today, the company is the country's leading importer of parenteral products and carries the widest range of formulations including cephalosphorins, penicillins and other derivatives, aminoglycosides, anesthetic agents, antipsychotic agents, bronchodilators and uterine stimulants.

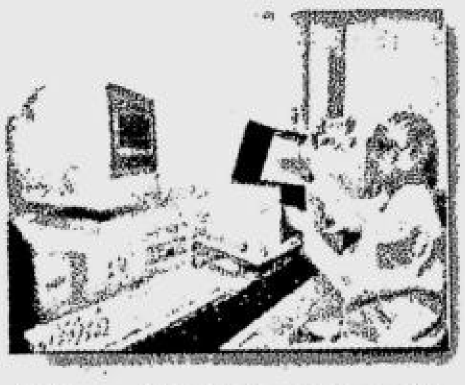


Gearing up for global competitiveness

In April 1998, Dr. Biron established Pharmawealth Laboratories – the country's first multi-facility injectable pharmaceutical plant. It is envisioned to prepare the country for global competitiveness in the medical arena. A world-class, state-of-the-art facility, Pharmawealth Laboratories has been issued the prestigious Certificate of Good Manufacturing Practice,among the 17 local pharmaceutical manufacturers that have passed the stringent standards of the World Health Organization. At present, the facility manufactures powder injectables and has become the leading producer of antibiotic preparations such as amoxicillin trihydrates.

Our Commitment

Though the corporation has grown, Pharmawealth continues to be inspired by all of you – the people it serves. Because we are in the business of saving lives, we are committed to seek your trust every single second.



Our Partners:
B. Braun Medical Supplies
R. P. Scherer, Australia
Ethypharm, France
Halocarbon, USA
Minrad Pharmaceuticals, USA
Shin Poong, Korea
Korea United Pharmaceuticals
Dae Han Pharmaceuticals, Korea
Chong Wae Pharmaceuticals, Korea
Standard Chemical, Taiwan
Sintong Chemicals, Taiwan
Panion & BF Laboratories, Taiwan
Atlantic Laboratories, Thailand
LBS Laboratory, Thailand
Greater Pharma, Thailand
Duopharma, Malaysia
Cipla Pharmaceuticals, India
Intas Pharmaceuticals, India
Aurobindo Pharmaceuticals, India
Karnataka Aniblotics, India
Sigma Laboratories, India
Lanzhou Biological Institute, China
Finlay Vacunas, Cuba

Pharmawealth Laboratories, Inc.

Manila Liaison Office, Suite 3001, East Tower, Philippine Stock Exchange Centre, Exchange Road, Ortigas Center, Pasig City 1600, Philippines
Tel. (02) 683 0053 to 57, Fax. (02) 633 9512, 633 9513, Email - info@philpharmawealth.com
Plant Site: Brgy. San Jose Malamig, San Pablo City, Laguna Tel. (049) 246 3571, (049) 246 3575, (049) 561 3940, Tel/Fax. (049) 246 3573, (049) 561 3939

METROBRIEFS

Gay pageant shooting

BARANGAY watchman Roberto Musni, 37, was killed while five others were injured when a youth gang member opened fire in a gay beauty contest in Sta. Ana, Manila on Saturday. Musni, of Barrio Kapangpangan, Sta. Ana, was shot in the face and pronounced dead upon arrival at the Philippine General Hospital, police said. Also confined at the PGH are Paul Michael Prudenciado, 21, and a 16-year-old boy. Confined at the Ospital ng Maynila are Grace Yabut, 20, and two 17-year-old youths. PO3 Rodelio Lingcong said the victims were watching an amateur singing and gay beauty contest in Kapangpangan at around 12:30 a.m. when a young man opened fire on the crowd, apparently targeting another youth. Lingcong said he later learned that the youths, whose identities he withheld, belong to rival fraternities in the area. He also said most of the wounded were hurt in the stampede that followed the shooting. *Jerome Aning*

Body found in Port Area

CONSTRUCTION worker Jessue M. Palmes, 34, was found dead at the Port Area in Manila before dawn yesterday. Palmes, of Baseco Compound, Port Area, was only wearing his underwear and had a stab wound in his chest, said Detective Raul Olavario, of the Western Police District homicide section. Policemen are now trying to find out if Palmes was a robbery victim, he added. Olavario said barangay officials had just finished making their rounds at around 4 a.m. when a pedicab driver approached them about a man found dead near the seawall of the Baseco Compound. Olavario said they were surprised when they saw the victim on the ground clad only in his briefs. *Philip Tubeza*

Ex-convict stabbed dead

EX-CONVICT Angelito Mora was stabbed dead early Saturday morning in Quezon City. The body of Mora, a laborer, of Barangay Kamias, Quezon City, was discovered by Juan Antonio Bagaduan at around 4 a.m., said SPO1 Rodrigo Barrameda of the Central Police District Criminal Investigation Unit. Bagaduan told police that he found the body with three stab wounds in a tricycle parked on the corner of St. Mary and Ermin Garcia Streets, Barangay Rodriguez. Residents in the area told investigators that they last saw the victim buying plastic bags at the Nepa Q-Mart in Cubao. *Alcuin Papa*

Pedophile caught in Ermita

AMERICAN Jack Treier, 64, of Ohio was caught naked in bed with a 15-year-old boy in a hotel in Ermita, Manila on Saturday, said Senior Supt. Pedro Bulaong, Western Police District director. He said WPD intelligence men and members of the children and women's desk, broke into Treier's room at the Soriente Hotel on Jorge Bocobo Street at around 3:30 a.m., and found him in bed with the boy, a Makati City resident. Bulaong said a non-government organization called the DIID tipped the police about the foreigner's alleged sexual activities with minors. When asked, the boy claimed that he only slept with Treier, and that the American only kissed him. *Jerome Aning*

Pushers rounded up in QC

POLICE on Friday arrested suspected drug pushers Evangeline Pacheco, 34, of Baragay Rodriguez, Cubao, Quezon City, Pedro Reyes, 38, Arnold Canedo and Michael Villacarios, all of Payatas, Quezon City. Based on reports, members of the Cubao police station conducted a buy-bust at around 8:30 p.m. on Cambridge Street which led to the arrest of Pacheco. Recovered from the suspect were two plastic sachets of shabu. An hour later, police caught Reyes with a sachet of suspected shabu near his residence in Payatas. Canedo and Villacarios were arrested at around 10:30 p.m. also in Barangay Payatas. *Alcuin Papa*

Pasig beefs up city police

THE PASIG City government yesterday donated vehicles, communications equipment and a bomb-sniffing dog to the local police force. City Mayor Soledad Eusebio said the donation would boost the capability of the local police force to apprehend law breakers and solve crime cases. She added that a strong police force would benefit the public. At the same time, she directed the newly appointed city police chief, Senior Supt. Ernesto Catungal, to clean the police ranks of scalawags. Among the items donated were 10 Toyota Revo vans, five 125 cc Suzuki motorcycles, portable two-way radios and a bomb-sniffing Belgian Malinois. Eusebio warned that she would recommend the dismissal of Catungal from his post should he fail to do his job properly within six months. On his part, Catungal vowed to stamp out the drug problem in the city. *Nelson Flores*

Bulacan firecracker factory explodes

By Carmela Reyes,
PDI Central Luzon Desk

BOCAUE, Bulacan—Eight people, including a two-day-old baby and a six-year-old boy, were hurt after four makeshift firecracker production stalls in Barangay Taal here exploded on Sunday afternoon.

Police said two victims, Marivic Vistan, 27, and her two-day-old son identified only as Baby Boy Vistan, were in their rented apartment when the stalls in front of their house exploded. They suffered cuts caused by broken glass windows.

Also hurt were the stalls' owner, Policarpio Cardenas, 56; his son Policarpio Jr., 29; Cardenas' grandson Paulo Miguel Carlos, 6; and workers Raquelito Salmorian, 33; Herminio Villaluz, 32; and Lito Abandon, 33.

The victims were taken to the Yanga Hospital and St. Paul Hospital here.

Police said Cardenas, who owned the stalls, is a licensed firecracker manufacturer and a former president of the Solid Bocaue Pyrotechnic and Firecracker Manufacturers and Dealers Association.

Supt. Tommy Cabigas, Bocaue police chief, said the explosion occurred while Cardenas' workers were taking their lunch inside the makeshift production stalls at about 12:30 p.m. yesterday.

Cabigas said a *kuwitis* (a rocket-type firework) suddenly sparked and started a fire.

Woman who saw UP slay set to talk

By Alcuin Papa

A FEMALE witness in the killing of a graduating mass communications student of AMA Computer College, whose body was found inside the University of the Philippines campus in Diliman, Quezon City, is set to surface and give her statement on the case.

According to Maureen Manzano, mother of James Ireneo Manzano, 22, the female witness called her up and told her she saw the stabbing of her son early Friday morning.

However, the elder Manzano refused to provide media with the name of the witness and any other details on her conversation with the witness for fear of endangering the case they would file against the suspects. On the other hand, she assured that the witness would face the public in due time.

The victim Manzano, of Blk. 1 Lot 12 Cauliflower St. Greenweeds, Executive Village, Pasig City was discovered dead near the Palma Hall building inside the sprawling UP campus with stab wounds to his body.

The body of the victim was discovered at around 6:20 a.m. by UP employee Gregorio Repaldan. The murder weapon, a kitchen knife, was also found near the cadaver.

The elder Manzano also said that a "family fued" might also be behind the killing of his son since she has long been separated from her husband and had received threats from him.

2 UP, UST girls held hostage

From page A25

mobile phone of one Cristy Oquias on Taft Avenue minutes earlier.

"Everything happened so fast," Portes told the Inquirer. "One minute I was having our house painted. The next, I saw my daughters getting hostaged."

Immediately after entering the house, Ignacio told the victims that he would not hurt them, according to Twinkle, a dentistry student of UP-Manila.

"He said he was not a bad person. He simply got in a dangerous situation," said Patricia, a UST co-ed.

Throughout the incident, Twinkle said the suspect never tried to get close to her and her sister or use his knife against them. The sisters also offered him water and tried to talk their way out of the situation.

"He was shaking," she said. "He was very afraid. He said the people would surely kill him."

After about an hour, Ignacio agreed to surrender to former mayoral candidate Ding Santos who is the father of Twinkle's boyfriend.

Policemen tried to keep the mob at bay as they escorted the suspect to Santos' car. Still, a rock found its way to the suspect's chin.

Trying to get tired of old Gary Lising

BARE EYE

Recah Trinidad

YOU'RE very good, President Gloria Mapacagal-Arroyo told Gary Lising who, in black leather jacket, stood like the ghost of Gary Lising at the end of the line as she exited the Mayon Room of the Century Park Sheraton Friday night.

Later, after the President had left, Gary L. rejoined our table with Dong Puno, Bobby Velasco and Fredy Lao to loudly wonder if Ms Arroyo had tried to pull his funny leg.

Lising claimed it was actually one of his worst nights onstage.

Why? Because, he said with an unusually straight face, he had to pull his punches, he could not sock it to the audience afraid of offending the top lady guest.

***

It was the birthday bash of my dear friend Mon Tulfo who, as could only be expected, was present in the affair.

Lising, as in past Tulfo celebrations, started by stating, again with a very solemn mien, that he had come to honor a man who had excelled in his field, a noble, honest, courageous, respected figure, who has no peer in his field. Lising, with the audience at his fingertips, said the man he had come to honor was incorruptible, magnanimous, a true friend, a man for all seasons.

Then, pausing for effect, Lising quipped: "Unfortunately, he's not here with us tonight!"

That, naturally, brought the house down.

First Gentleman Mike Arroyo roared, Senate President Frank Drillon guffawed, Defense Secretary Angelo Reyes shook, very, very thrilled.

***

Maybe it was the first time GMA had heard that joke.

She can't be blamed. It was the first Tulfo birthday party she had attended.

The truth is that Lising had delivered that very same piece in at least three previous Tulfo birthday affairs.

Lising is bound to repeat himself in all future Tulfo birthdays. The problem here is that the joke, supposed to be trite, tired, threadbare, would always ring as new, bright and sparkling as the New Year.

Martial arts teacher John Havan himself nearly fell off his seat. And to think that he had been present in practically all previous Tulfo celebrations, together with Lising who has made a fine, funny art of repeating himself.

Just like most other guests, Cafe de Malate owner Bobby Velasco swore it was the fourth or fifth time he had heard and seen Lising do the same piece.

But, as in the past, he said he again could not help but applaud in genuine glee.

***

Gary repeated more jokes, got equally tremendous applause like all these were freshly minted.

For a final piece, Lising said he had a friend, a respected doctor, who was, shame of shames, caught making love to a female patient.

The audience gasped.

Of course, there was nothing funny there.

It was, in fact, a case which should perfectly fit into Mon Tulfo's column, or maybe in a gossip page.

So what's so funny, outrageous, horrible, about a doctor having intercourse with his female patient?

Nothing much, Gary hinted innocently. It just so happened, ladies and gentlemen, that his doctor friend was a VETERINARIAN!

The whole room shook in genuine laughter.

Again, it was not the first time Gary L. had dished out that blasphemous stunner.

But here's something new.

The veterinarian, according to Lising, was a La Sallite.

To those who don't know it, Gary Lising is Atenean.

Even his wife can't get tired of Gary's old jokes. Poor woman.

KUNG NASA TANSAN MO SYA,
MAY ₱50,000 KA!
MANOOD NG COKE TU COMMERCIAL. PWEDE MANALO
MANG BON • MANG BON • MANG BON • MANG BON
NOV. 23 - SUSPECT
Sino'ng uminom ng Coca-Cola sa Villa Villa
WINNING CROWNS:
COLLECT CROWNS! PWEDE PANG MANALO!
JING
RANDY
REMM
RUFA MAE
HONEY J
REVIS
MANG BON
₱50,000 Oct. 12
₱100,000 Oct. 19
₱50,000 Oct. 26
₱1MILLION Nov. 2
₱50,000 Nov. 9
₱100,000 Nov. 16
₱50,000 Nov. 23
November 30
December 7
December 14

Claim your cash prize at any Coca-Cola plant by presenting your potential winning crown and 2 valid IDs. All winning crowns have security markings and are subject to verification. Decisions made by Coca-Cola are final.
See posters for details. Per BFAD-DOH permit no. 0615 series of 2002. "Coca-Cola" is a registered trademark of The Coca-Cola Company. © 2002 The Coca-Cola Company.

For screening times, call 729-7777
Schedules are subject to change
without prior notice.

AYALA CINEMAS NOW SHOWING.

ALL DIGITAL SOUND CINEMAS

G1 GLORIETTA 1	G4 GLORIETTA 4	GB1 GREENBELT 1	GB3 GREENBELT 3	ATC ALABANG TOWN CENTER
HIBLA	BLUE CRUSH (SNEAK PREVIEW)	STOLEN SUMMER (EXCLUSIVE) 11:55, 1:50, 3:45, 5:40, 7:35, 9:30	HARRY POTTER & THE CHAMBER OF SECRETS 1:30, 4:50, 8:10, 11:30	HARRY POTTER & THE CHAMBER OF SECRETS
KAILANGAN KITA	HARRY POTTER & THE CHAMBER OF SECRETS	HARRY POTTER & THE CHAMBER OF SECRETS 11:30, 2:50, 6:10, 9:30	HARRY POTTER & THE CHAMBER OF SECRETS 11:30, 2:50	HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS	HARRY POTTER & THE CHAMBER OF SECRETS 12:20, 3:40	REGINE VELASQUEZ - SONGBIRD SONGS NOV. 29-30 / DEC. 6-7,13-14, 20-21, 27-28	BLUE CRUSH (SNEAK PREVIEW) 12:45, 2:55, 5:05, 7:15, 9:25, 11:30	HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS	CLOCKSTOPPERS		MASTER OF DISGUISE 1:30, 3:30, 5:30, 7:30, 9:30, 11:30	MASTER OF DISGUISE
	THE IMPORTANCE OF BEING EARNEST		CLOCKSTOPPERS 1:30, 3:30, 5:30, 7:30, 9:30, 11:30	CLOCKSTOPPERS
	HARRY POTTER & THE CHAMBER OF SECRETS			
	MASTER OF DISGUISE			

Reserve your seats by texting "SURESEATS G4 (or any Ayala Cinemas) and send to 2333
Or log on to www.sureseats.com
*GSC: Guaranteed Seats Cinema

MMTA
METRO MANILA THEATERS ASSOCIATION

MOVIE GUIDE
NOW SHOWING
EMAIL: mmta@asia.com

Filinvest FESTIVAL CINEMA
(Muntinlupa) tel 850.3571 or 72
1 THE TRANSPORTER
2 HARRY POTTER
3 HARRY POTTER
4 HARRY POTTER
5 CLOCK STOPPERS
6 MASTER OF DISGUISE
7 BLUE CRUSH (SNEAK PREVIEW)
8 HIBLA
9 KAILANGAN KITA
10 SWEET HOME ALABAMA

Pearl Plaza Cinemas
(Parañaque) tel. 853.4486
1 RESERVE
2 RESERVE
3 RESERVE
4 RESERVE
5 RESERVE
6 RESERVE
Golden Pearl THX RESERVE

Masagana CINEMA 1 2 & 3
(Pasay) tel 833.3290 . 833.3274
1 HIBLA
2 HARRY POTTER
3 GISING NA SI ADAN

starmall Movies
www.clickthecity.com.ph
(Mandaluyong) tel 724.4986
1 GISING NA SI ADAN
2 HIBLA
3 BRAZEN WOMAN
4 (DOLBY DIGITAL EX) HARRY POTTER
5 BIYAHERA

METROPOLIS star
www.clickthecity.com.ph
(Alabang) tel 850.4285
1 HIBLA
2 GISING NA SI ADAN
3 BIYAHERA
4 MASTER OF DISGUISE
5 BRAZEN WOMAN
6 HARRY POTTER

star
www.clickthecity.com.ph
(Las Pinas)
tel 873.5004
1 SOON TO OPEN
2 SOON TO OPEN

PREMIERE CINEMA THX
(Makati City) tel 751.2010 to 13
HARRY POTTER
NOV. 20 - 24 R- TIME : 5:20 , 8:10 PM
NOV. 25, 26 R- TIME : 10:00, 12:10, 2:20, 4:30 PM

Center Plaza Cinema
(Balanga, Bataan) tel (047) 237.7007
1 KAILANGAN KITA
2 SWEET HOME ALABAMA

Sunshine
(FTI, Taguig) tel 838.4301 loc. 3376
1 BIYAHERA
2 HIBLA
3 RESERVE
4 RESERVE

GOTESCO CINEMA

Gotesco City
(Manila) tel 734.8508
1 KAILANGAN KITA
4 CLOCK STOPPERS
5 BRAZEN WOMAN
6 HIBLA
7 HARRY POTTER
8 MASTER OF DISGUISE
9 BLUE CRUSH (SNEAK PREVIEW)

Gotesco Caloocan
tel 362.3508
2 RESERVE

Gotesco Grand Central
(Caloocan) tel 365.7928
1 GISING NA SI ADAN
2 HIBLA
3 KAILANGAN KITA
4 BLUE CRUSH (SNEAK PREVIEW)
5 BIYAHERA
6 HARRY POTTER
7 BRAZEN WOMAN
8 MASARAP NA PUGAD
9 SEX FILES

Gotesco Commonwealth
tel 951.0082
1 KAILANGAN KITA
2 BLUE CRUSH (SNEAK PREVIEW)
3 HIBLA
4 HARRY POTTER
5 GISING NA SI ADAN

Gotesco Ortigas
tel 656.6795
1 KAILANGAN KITA
2 HIBLA
3 BLUE CRUSH (SNEAK PREVIEW)
4 BIYAHERA
5 HARRY POTTER

Universal
(Manila) tel 733.2470
1 BIYAHERA

Sampaguita
(Cubao) tel 911.7888
1 HIBLA

Dilson
(Manila) tel 734.7724
Dilson BIYAHERA
Lords MASARAP NA PUGAD
Jennet TWO TIMER

MARKET! MARKET!
Mandaluyong
tel 533.3851 / 533.3856
1 HARRY POTTER
2 HIBLA
3 KAILANGAN KITA

Isetann Cinerama Complex Recto
SUPER CINERAMA
tel 733.4238
1 HARRY POTTER
2 HIBLA
3 BRAZEN WOMAN
4 GISING NA SI ADAN
5 BIYAHERA

FRC Cinema
(Talaba Bacoor Cavite)
1 RESERVE
2 RESERVE

Berma Cinema
(Baclaran) tel 879.2030 / 879.2029
1 BIYAHERA
2 HIBLA

THE CENTER OF ENTERTAINMENT
Araneta

Ali MALL CINEPLEX 7
tel 911.3101 loc. 821 8242 8400
1 KAILANGAN KITA
2 HIBLA
3 GHOST SHIP
4 HARRY POTTER
5 THE TRANSPORTER
6 BRAZEN WOMAN
7 BIYAHERA

FarmersPlaza CINEMAS
tel 911.3101 loc. 821/8242/8400
1 GISING NA SI ADAN
2 HARRY POTTER

CINEMA 2000

Cinema 2000 Target Mall
(Sta. Rosa Laguna)
tel (049) 534.2185 ; 534.2198
1 BIYAHERA
2 HIBLA
3 HARRY POTTER

Cinema 2000 Waltermart
(Calamba) tel (049) 545.7383
1 HIBLA
2 KAILANGAN KITA
3 HARRY POTTER
4 CHANGING LINES

Cinema 2000 Pavilion Mall
(Biñan) tel (049) 411.1146
1 HIBLA
2 CHANGING LINES
3 HARRY POTTER
4 KAILANGAN KITA

Cinema 2000 Cinemagix
(Urdaneta) tel(075) 568.6771
1 HIBLA
2 KAILANGAN KITA
3 CHANGING LINES
4 RESERVE

Cinema 2000 MetroTown
(Tarlac) tel(045) 982.1729
1 KAILANGAN KITA
2 HIBLA
3 HARRY POTTER
4 SWEET HOME ALABAMA

Magic Star Cinema
(Tarlac City) tel (045) 611.4305
1 HARRY POTTER
2 HIBLA
3 KAILANGAN KITA

Lianas Cinema
(Alabang) tel 850.1276
1 GISING NA SI ADAN
2 BIYAHERA
3 HIBLA
4 RESERVER

Lianas MovieCity
(Calamba) tel (049) 545.7202
1 HARRY POTTER
2 KAILANGAN KITA
3 HIBLA
4 CHANGING LINES
5 BIYAHERA

Olivarez Tri-Cinema
(Biñan) tel (049) 511.8883
1 HARRY POTTER
2 HIBLA
3 SEX FILES

Olivarez Los Baños
tel (049) 249.2558
1 HARRY POTTER
2 HIBLA
3 BIYAHERA

Mega Center Mall
(Cabanatuan City) tel (044) 463.3283
1 LOLLIPOP
2 KAILANGAN KITA
3 HIBLA
4 HARRY POTTER

Cabuyao
(Laguna City) tel (049) 531.4808
1 HARRY POTTER
2 RESERVE

Emperor
(Rosario Cavite) tel (046) 438.1657
1 TWO TIMER
2 HIBLA
3 KAILANGAN KITA

Fiesta World Mall
(Lipa) tel (043) 981.0790
1 HIBLA
2 HARRY POTTER
3 KAILANGAN KITA
4 TWO TIMER

Jade Cinema
(Angeles City) tel (045) 887.5001 to 03
1 CHANGING LINES
2 HIBLA
3 HARRY POTTER
4 TWO TIMER

*Movies are subject to change without prior notice

ADVANCED SCREENING THX DOLBY DIGITAL dts SDDS

FESTIVAL CINEMA
Level 4
Festival Supermall
Filinvest - Alabang

Tel. 85035-71 to 72

Experience the Magic of
Harry Potter
AND THE CHAMBER OF SECRETS
NOW SHOWING
©2002 Warner Bros. Harry Potter Publishing Rights © J.K. Rowling

---

SM CINEMA
SM Dial-A-Movie Tel. 833-9999
NOW SHOWING

SM CITY BACOOR
4173868
1 BLUE CRUSH
2 HIBLA
3 HARRY POTTER 2
4 MASTER OF DISGUISE
5 HARRY POTTER 2
6 KAILANGAN KITA
7 BIYAHERA
8 BRAZEN WOMEN

SM CENTERPOINT
7149522 -7161416
1 KAILANGAN KITA
2 CLOCKSTOPPERS
3 HARRY POTTER 2
4 BIYAHERA
5 HARRY POTTER 2
6 BLUE CRUSH
7 HARRY POTTER 2
8 BRAZEN WOMEN
9 MASTER OF DISGUISE
10 HIBLA

SM CITY FAIRVIEW
9350749
1 BIYAHERA
2 BRAZEN WOMEN
3 TRANSPORTER
4 HARRY POTTER 2
5 KAILANGAN KITA
6 HARRY POTTER 2
7 HARRY POTTER 2
8 CLOCKSTOPPERS
9 HIBLA
10 GHOST SHIP
11 SEX FILES
12 BLUE CRUSH

SM CITY MANILA
5239240
1 HARRY POTTER 2
2 CLOCKSTOPPERS
3 SWEET HOME ALABAMA
4 HARRY POTTER 2
5 MASTER OF DISGUISE
6 HARRY POTTER 2
7 BLUE CRUSH
8 BIYAHERA
9 HARRY POTTER 2
10 BRAZEN WOMEN
11 KAILANGAN KITA
12 HIBLA

SM MEGAMALL
6331901 • 6329401
1 HARRY POTTER 2
2 TRANSPORTER
3 GHOST SHIP
4 HARRY POTTER 2
5 MASTER OF DISGUISE
6 CLOCKSTOPPERS
7 BIYAHERA
8 BLUE CRUSH
9 KAILANGAN KITA
10 HARRY POTTER 2
11 HIBLA
12 BRAZEN WOMEN

SM CITY NORTH EDSA
9295452
1 KAILANGAN KITA
2 HARRY POTTER 2
3 HIBLA
4 BRAZEN WOMEN
5 MASTER OF DISGUISE
6 CLOCKSTOPPERS
7 BLUE CRUSH
8 HARRY POTTER 2

SM SOUTHMALL
8066888
1 BROTHERHOOD OF THE WOLF
2 MASTER OF DISGUISE
3 HARRY POTTER 2
4 KAILANGAN KITA
5 BLUE CRUSH
6 BRAZEN WOMEN
7 HIBLA
8 HARRY POTTER 2
9 CLOCKSTOPPERS
10 BIYAHERA

SM CITY CEBU
2313876
1 HARRY POTTER 2
2 SWEET HOME ALABAMA
3 POSSESSION
4 BROTHERHOOD OF THE WOLF
5 HIBLA
6 PARAISONG PARISUKAT
7 KAILANGAN KITA
8 HARRY POTTER 2

SM CITY ILOILO
3209422
1 PARAISONG PARISUKAT
2 CLOSED
3 SWEET HOME ALABAMA
4 GHOST SHIP
5 CHANGING LANES
6 HARRY POTTER 2
7 CLOSED
8 HIBLA

SM CITY PAMPANGA
7128015
1 HARRY POTTER 2
2 HARRY POTTER 2
3 BIYAHERA
4 HIBLA
5 CHANGING LANES
6 KAILANGAN KITA

SM SUPER CTR. SUCAT
8294975
1 HIBLA
2 BLUE CRUSH
3 HARRY POTTER 2
4 KAILANGAN KITA

SM CINEMA TUTUBAN
2514302
1 HARRY POTTER 2
2 HIBLA
3 KAILANGAN KITA
4 BLUE CRUSH

SM CITY DAVAO
2976998
1 GHOST SHIP
2 HIBLA
3 HARRY POTTER 2
4 KAILANGAN KITA
5 HARRY POTTER 2
6 SWEET HOME ALABAMA

SM BICUTAN
1
2
3
4
WATCH OUT
FOR THE
OPENING ON
NOVEMBER 29, 2002

SM CITY CAGAYAN DE ORO
1 HARRY POTTER 2
2 HIBLA
3 SWEET HOME ALABAMA
4 HARRY POTTER 2

THE PODIUM CINEMA

1 HARRY POTTER AND THE CHAMBER OF SECRETS
12:30 FS/1:00 MF/4:20/7:40/
10:30 LFS/11:00 LMF/1:50 END

2 CLOCKSTOPPERS
11:00 FS/11:10 MF/1:10/3:10/5:10/7:10/
9:10/10:40 LFS/10:00 LMF/12:35 END

LATE NIGHT SCREENING DURING FRIDAYS AND SATURDAYS
Matinee : P100.00 • Screening until 5pm • Monday thru Friday
Regular Rate : P120.00 • After 5pm • Saturday • Sunday • Holidays (Reserved Seating)

Movies are subject to change without prior notice

MOVIEWORLD CINEMAS
@ Robinsons Malls
call-a-movie: 536-7812
NOW SHOWING

Galleria
632- 9115- 16
633- 7641 loc. 279
THX HARRY POTTER & THE CHAMBER OF SECRETS
2 HARRY POTTER & THE CHAMBER OF SECRETS
3 HARRY POTTER & THE CHAMBER OF SECRETS
4 CLOCKSTOPPER
5 KAILANGAN KITA
6 MASTER OF DISGUISE
7 HIBLA
8 BIYAHERA
9 GHOST SHIP
10 BRAZEN WOMEN

MATINEE PRICE: P80 THX cinema · P65 level cinemas
Mon.- Fri. / 10am- 4pm / EXCEPT HOLIDAYS

Ermita
536 -7809- 12
1 HARRY POTTER & THE CHAMBER OF SECRETS
2 BRAZEN WOMEN
3 MASTER OF DISGUISE
4 CLOCKSTOPPER
5 HIBLA
6 HARRY POTTER & THE CHAMBER OF SECRETS
7 KAILANGAN KITA

Metro East - Marcos hway
682- 8193 / 8280
1 KAILANGAN KITA
2 HARRY POTTER & THE CHAMBER OF SECRETS
3 GISING NA SI ADAN
4 THE TRANSPORTER
5 HIBLA
6 BRAZEN WOMEN
7 HARRY POTTER & THE CHAMBER OF SECRETS
8 BIYAHERA

Novaliches
935- 3229 - 30
1 HARRY POTTER & THE CHAMBER OF SECRETS
2 THETRANSPORTER
3 GHOST SHIP
4 BRAZEN WOMEN
5 BIYAHERA
6 CLOCKSTOPPER
7 KAILANGAN KITA
8 HIBLA

Malabon Cityquare
285- 7671 / 7675
1 HARRY POTTER & THE CHAMBER OF SECRETS
2 OPENS NOV. 27- DIE ANOTHER DAY
3 OPENS NOV. 27- DIE ANOTHER DAY
4 GISING NA SI ADAN

Star Mills- San Fernando, Pamp.
875- 1927
961- 5318 / 5270
1 CHANGING LANES
2 BIYAHERA
3 HARRY POTTER & THE CHAMBER OF SECRETS
4 HIBLA
5 KAILANGAN KITA
6 KAILANGAN KITA

Imus
471- 8188 / 875- 3838
1 HARRY POTTER & THA CHAMBER OF SECRETS
2 BIYAHERA
3 GISING NA SI ADAN
4 KAILANGAN KITA
5 MASTER OF DISGUISE
6 HIBLA

Bacolod
441- 0453 / 0459
1 HARRY POTTER & THE CHAMBER OF SECRETS
2 HARRY POTTER & THE CHAMBER OF SECRETS
3 SWEET HOME ALABAMA
4 CHANGING LANES
5 PLUTO NASH
6 KAILANGAN KITA

Iloilo
336- 8077 - 78
1 HARRY POTTER & THE CHAMBER OF SECRETS
2 HARRY POTTER & THE CHAMBER OF SECRETS
3 CHANGING LANES
4 GHOST SHIP
5 PARAISONG PARISUKAT
6 SWEET HOME ALABAMA

http://www.robin [illegible]
txt-a-movie: CTC<_>MOV<_>RMW+ [illegible]

GALLERIA	ERMITA	M EAST	NOVALICHE
GALE	MLA	MEP	NOVA
IMUS	STARMILLS	BAC	[illegible]
IMUS	STAR	BAC	ILO

2333 225

MOVIES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

LAMANGAN. Shows victory for the oppressed women in "Bahid."

OCAMPO. Plays the husband of Assunta de Rossi in "Bahid."

Lamangan returns with another tale about exploitation of women

SHOWBIZ TIDBITS

Leah Salterio

AFTER director **Joel Lamangan** and scriptwriter **Roy Iglesias** made a successful creative collaboration in "Hubog," which earned for sexy star **Assunta de Rossi** her first best actress trophy, the winning team returns for another potential box office hit in "Bahid."

Like "Hubog," "Bahid" is a socio-realist tale about exploitation of women. **Dina Bonnevie** plays the complex character of Loida Lavares, the alcoholic and battered wife of the rich Don Lorenzo Lavares (played by **Eddie Garcia**) and the older sister of Erika (Assunta de Rossi), who is sexually abused by Don Lorenzo. Erika is married to **Diether Ocampo**, Don Lorenzo's son from a previous marriage.

Despite Loida's sufferings, she initially refuses to rebel against her husband. She has no courage to leave him for fear that she might lead a miserable life again.

"The milieu in 'Bahid' is different compared to 'Hubog,' because in 'Bahid,' Eddie is rich and Dina is his willing victim," Lamangan points out.

"This time, I wanted to show a woman who would rebel against an oppressor even if she's given all the amenities in life. In the past, I've had films which showed physical abuse to women. But 'Bahid' shows how a woman is reduced into pieces when she is verbally abused. It's worse than physical. It stays in the mind."

Lamangan insists "Bahid" is pure fiction and was not inspired by any true-to-life character.

"But it's real," Lamangan maintains. "It happens to any other kind of family. I discussed the storyline with Roy and we came up with something like this.

"Dina's mind is shaped by fear because of Eddie. Even if she knew Assunta was being raped by her husband, her mind was shaped not to talk. She resorted to drinking. But the ending depicts a victory for the oppressed."

After "Bahid," Lamangan is now wrapping up work on a family drama, "Mano Po," which boasts an all-star cast for the Metro Manila Film Festival next month.

The award-winning director expresses his desire to work at the helm of a film that will depict life of the people in the '70s.

"There is not much reported about the era of the '70s," Lamangan says. "To me, it's like a generation lost. But we were fighting together in the streets before, when so many people died and many others were lost.

"I want to show the relationships of families on a personal level, and what happened why their understanding of life is like that."

From London to Manila

FROM London, where she is the current toast of the pop scene, Filipina singer **Ladine Roxas** brings her music to the local front and takes on the challenge of dominating the Pinoy pop charts.

Ladine was in Manila last week to launch her international album, "How Can I Make You Love Me," produced by UK-based Candid Records. The title track is also the carrier single of the album, which earned raves in London, Spain, Ireland, France, Germany, Monaco and other countries across Europe, where Ladine has been hailed as the "next big Asian superstar."

ROXAS. New toast of the London pop scene.

The song, "How Can I Make You Love Me" is written by Filipino-Australian composer **Carl Dimataga** and **Miguel Ayesa**.

After the launch at Hard Rock Café last week, Ladine embarked on an Asian tour that will include stops in Taiwan, Singapore, Hong Kong, Malaysia, Indonesia, Thailand and Korea. Then she returns to London to prepare for the launch of the second single from her album.

When Ladine did her debut concert in London, where she was backed up by some of the finest session musicians in England, a British music critic wrote, "This is such a marvelous debut that it immediately places Ladine among today's finest singers. The fastest rising Asian star on the British scene, she has a voice that is distinctive and captivating, with an appealing vibrato that gives her singing a girlish sweetness. Her phrasing is natural sounding, relaxed and infectious."

Ladine has a three-year, three-album contract with Candid Records, known worldwide for its large catalog of recordings by jazz greats like Stacey Kent. The company has big plans for Ladine, starting with a possible US launch middle of next year.

Ladine's album includes the Tagalog ballad, "Di Maiisip," penned by her mentor and discoverer, **Vehnee Saturno**.

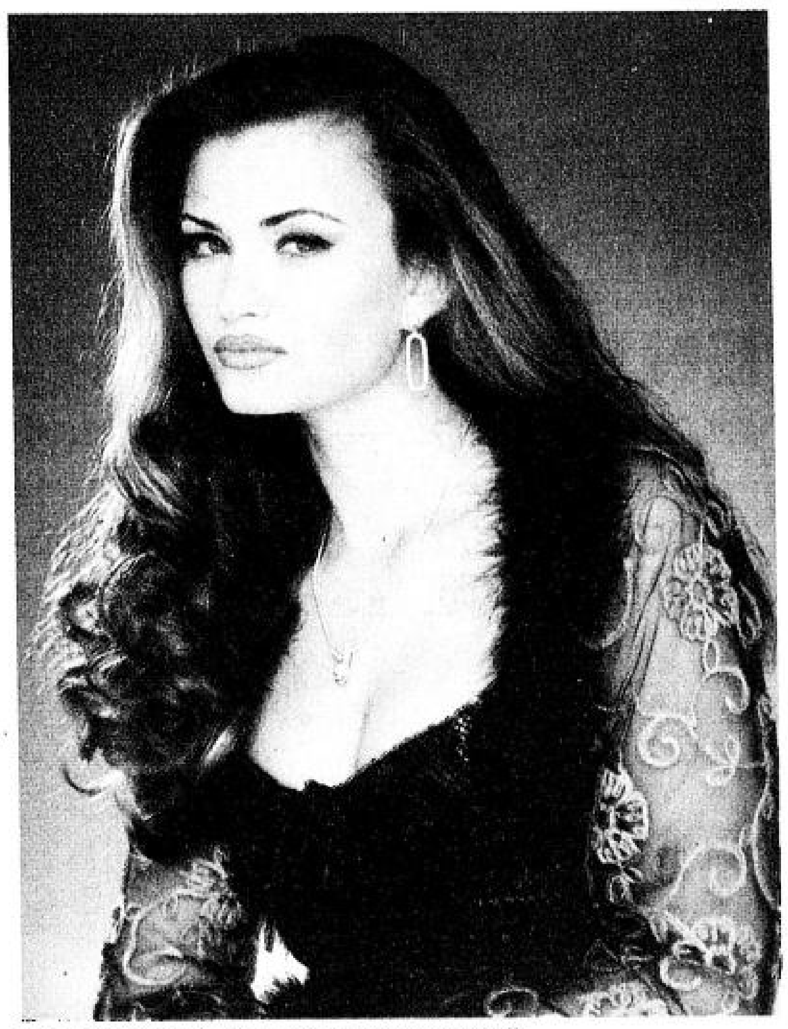
Ladine also wrote several cuts which she herself composed. These include "High," "Second Chance," "Turn On To Me," "Moved By You," "A Thousand Years," "Leave You in the Dust," "Let's Go," "I Don't Care, I Don't Mind," "For Each Other," "No Regrets" and "Naiiyak Ako."

She also recorded her version of

LAMANGAN/ A30

Playboy Playmate conquers AXN's 'Fear Factor' challenge

By Marinel R. Cruz



HILL: "There is nothing I wouldn't do to win."

FOR Playboy Playmate Lauren Hill, posing for Playboy Magazine for the first time was a lot scarier than being forced to walk on a tightrope hoisted 10 feet above the ground in AXN's sports-adventure show, "Fear Factor."

"I originally said no to Playboy," Lauren told a group of writers in a recent tele-conference hosted by AXN Asia. "I didn't think I had the guts to be a Playmate."

Though she has been into modeling long enough, Lauren confessed she was terrified when she learned about the Playboy Magazine offer.

"I've never done anything like it before. I got used to posing nude, eventually. I now treat it as a job that gives me loads of money," she said.

Lauren was first featured on the cover of Playboy's February 2001 issue.

Meanwhile, joining AXN's "Fear Factor" was something exhilarating for Lauren.

Under the supervision of professional Hollywood stunt coordinators, Lauren and five other Playboy Playmates were confronted with a series of challenging stunts.

Aside from walking on a tightrope, Lauren said "Fear Factor" host Joe Rogan made them stick their heads in a huge jar filled with strawberries and fruit flies and were asked to swim in a tank of icy water.

The idea is that, if they fail to complete their task, they are immediately eliminated. The contestant who wins the final challenge takes home the grand prize of $50,000.

"I have no known fears," Lauren said. "Bugs don't scare me. I figured, if these little creatures are delicacies in other countries, why wouldn't I not eat them if I was asked to?

"There is nothing I wouldn't do to win. I would've tried anything just to take home the prize."

Lauren went home $50,000 richer. She and five other Playmates are featured in AXN's "Fearless Females" special edition, which was aired on the AXN Channel this month.

"I was the smallest girl in the group. The others weren't really worried to compete with me," shared Lauren, whose experience as a cheerleader for the South Carolina Gamecocks proved to be a great help as she carried out her tasks.

"We normally spent three hours in practice," said Lauren of her stint as cheerleader. "We didn't just do stunts but lots of conditioning, too. We swim and run up and down the stadium steps."

Lauren, 23, used to study journalism at the University of South Carolina, but she left her quiet hometown of Columbia to try her luck in the United States.

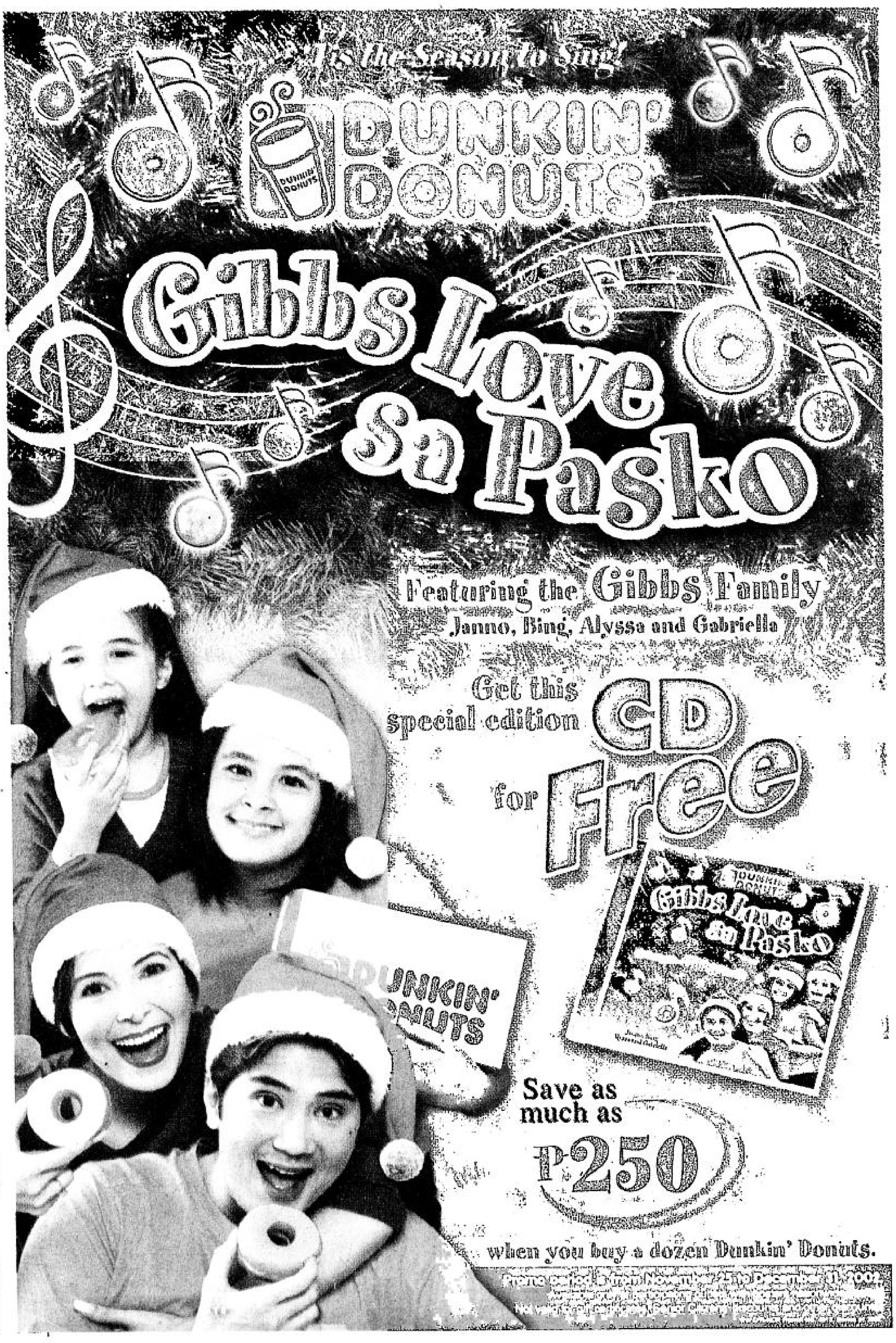
Her trip to the City of Angels inevitably landed her an acting stint in "Baywatch" as a junior lifeguard.

"In one episode I played one of the boy-crazy lifeguards who are sent away for a weekend to learn about teamwork," she said. "A strong current sweeps two of the girls into a cave and another girl and I run back and bring everyone to rescue them. Isn't that a great plot summary?"

"I definitely plan to pursue acting. It has always been my dream," she added.

Lauren is set to host a sports-oriented magazine show with four other Playmates early next year. She said she would leave recording albums to rapper Lauryn Hill, her namesake.

"It's funny. I often get hired for jobs because people think I'm the singer," she said.


'Tis the Season to Sing!
DUNKIN' DONUTS
Gibbs Love sa Pasko
Featuring the Gibbs Family
Janno, Bing, Alyssa and Gabriella
Get this special edition CD for Free
Save as much as ₱250
when you buy a dozen Dunkin' Donuts.

Star Cinema launches third scriptwriting contest

STAR Cinema Productions launches the third Star Cinema Scriptwriting Contest.

This time, Star Cinema has opted to specify the themes of the scripts to be accepted: family, romance and youth.

The scripts may be written in the following genre: drama, comedy or a combination of both.

Deadline for the submission of entries is March 31, 2003.

Fifteen finalists would be selected from the entries, from which three would be declared winners. Announcement and awarding of the finalists and winners would be held in October 2003.

Cash prizes await the winners: First place—P150,000; second place— P110,000; third place—P85,000. All cash awards are subject to tax.

The finalists would all be given a special plaque of recognition.

The third Star Cinema Scriptwriting Contest tagline, "Bring your dream to the silver screen," captures the essence of Star Cinema's enduring goal to provide an opportunity for untapped Filipino talents to gain distinction in film scriptwriting and entry into the film industry.

This is in keeping with the company's unwavering commitment to produce world-class Filipino films.

This year alone, Star Cinema released two movies from winning scripts in the first scriptwriting contest. "Jologs," written by first-placer Ned Trepeces, was shown in August, while "Videoke King," written by finalist Ramon Felipe Sarmiento, was released in May. Both movies proved to be quality blockbusters at the tills.

The contest is open to all Filipinos, 18 years and above, who wish to write full-length narrative manuscript for film in the specified themes and genres.

Existing work is accepted provided that the script has not won any award in any competition of a similar nature.

A script that has been commissioned by any production outfit is likewise ineligible.

Employees of Star Cinema productions and ABS-CBN Broadcasting Corp. are disqualified from entering the contest.

Interested parties may get in touch with Star Cinema to obtain a copy of contest rules and regulations.

For inquiries, contact Star Cinema at 414-7820 or 415-2272, local 3906/3926. Or visit their office at the 3rd floor ABS-CBN Broadcasting Corp., Sgt. Esguerra Ave., Diliman, Quezon City.

Questions may be forwarded via email to star_script@abs-cbn.com.

Visit their website at www.abs-cbn.com/starcinema/contest.

Online submissions will not be accepted.

Lamangan returns …

From page A29

Charlene Duncan's hit, "Never Been To Me," and the bonus track, "Where There is Love," her winning songs in the "Voice of Asia" contest held at Kazakhstan last year.

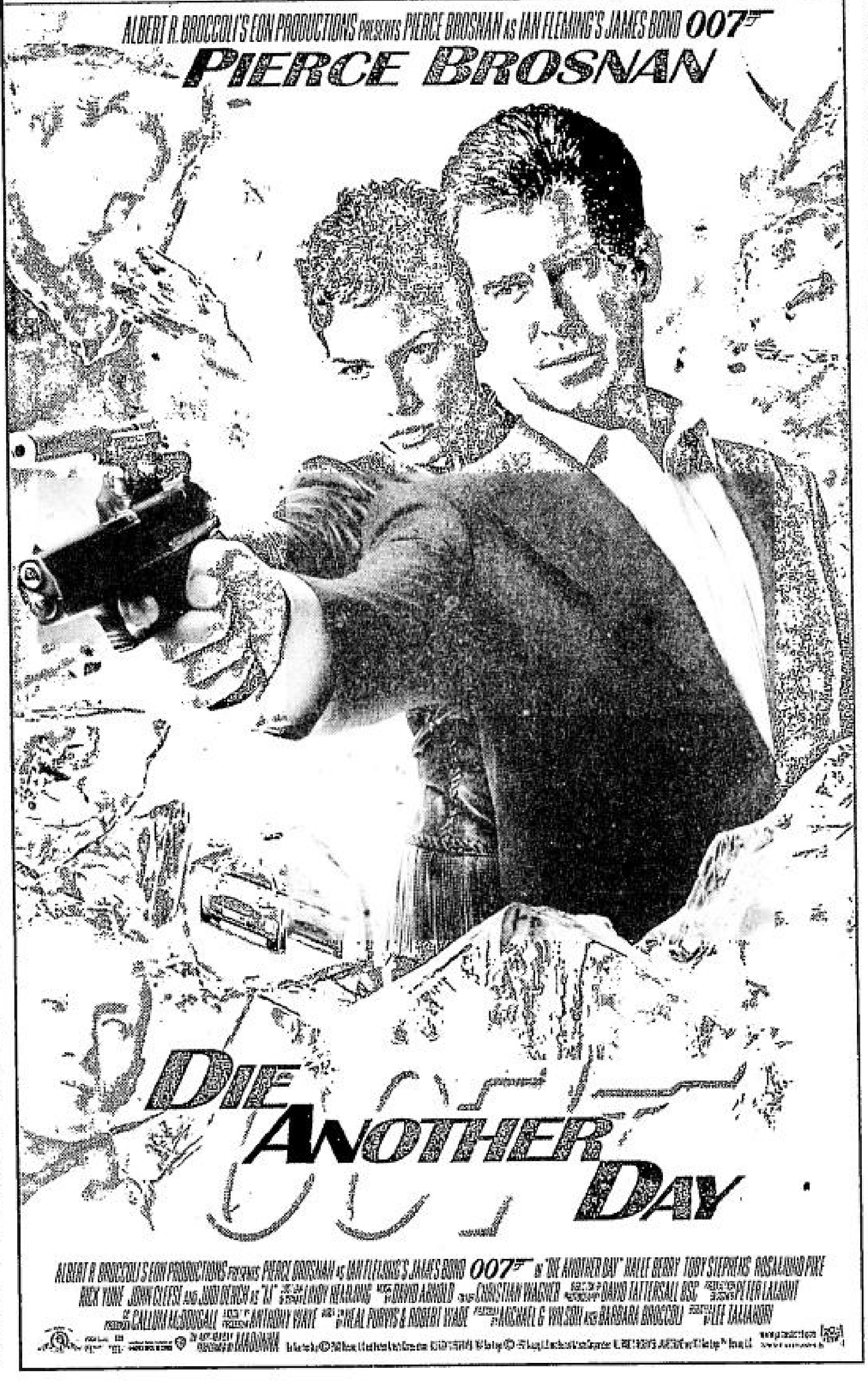
Ladine cannot be more thankful that Filipinos will now get a chance to listen to her music. Although she is thrilled no end to have penetrated the European music scene, Ladine contends there is nothing as sweet as sharing her success with her countrymen.

"I never even thought I would make it this far," said Ladine, who is the current toast of the London pop scene.

"My roots are still in the Philippines. I am a Filipina and I will always be."

Candid Records opened its Manila office with the launch of Ladine's album. The UK-based company hopes to expand its reach into the local music scene.

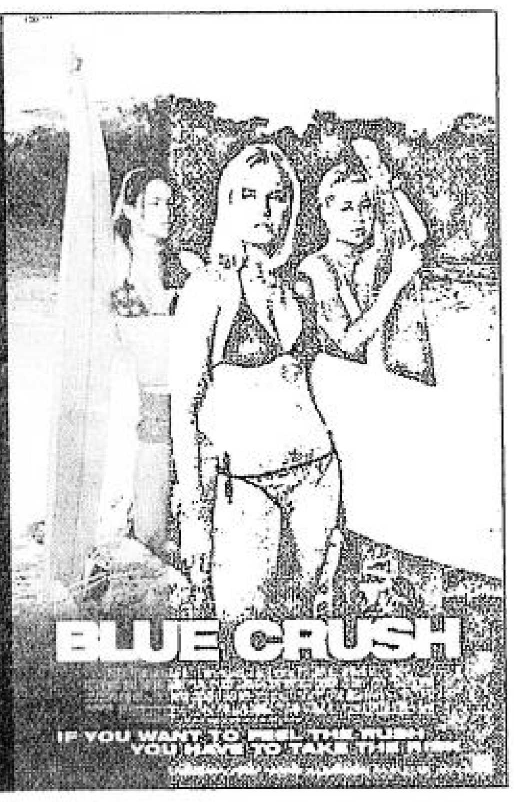
OPENS NOVEMBER 27 !
IN OVER 150 THEATERS NATIONWIDE
MTRCB RATING > PG 13 | Children below 13 years old will only be allowed if accompanied by a parent or adult.

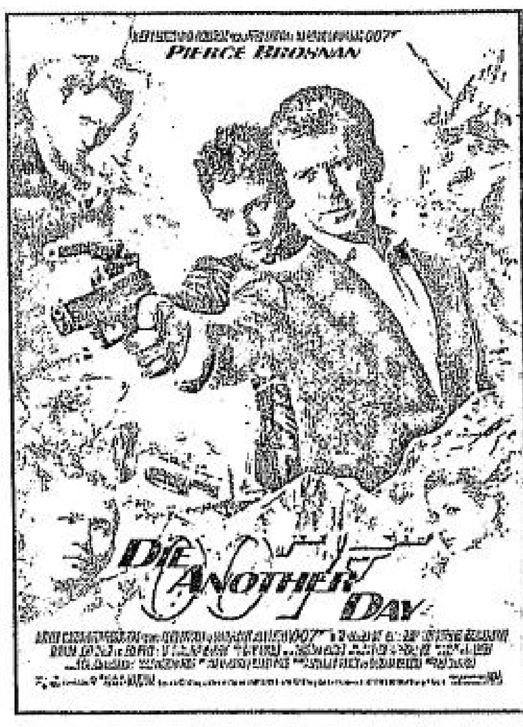

ALBERT R. BROCCOLI'S EON PRODUCTIONS presents PIERCE BROSNAN as IAN FLEMING'S JAMES BOND 007
PIERCE BROSNAN
DIE ANOTHER DAY
007

OPENS NOVEMBER 27 !

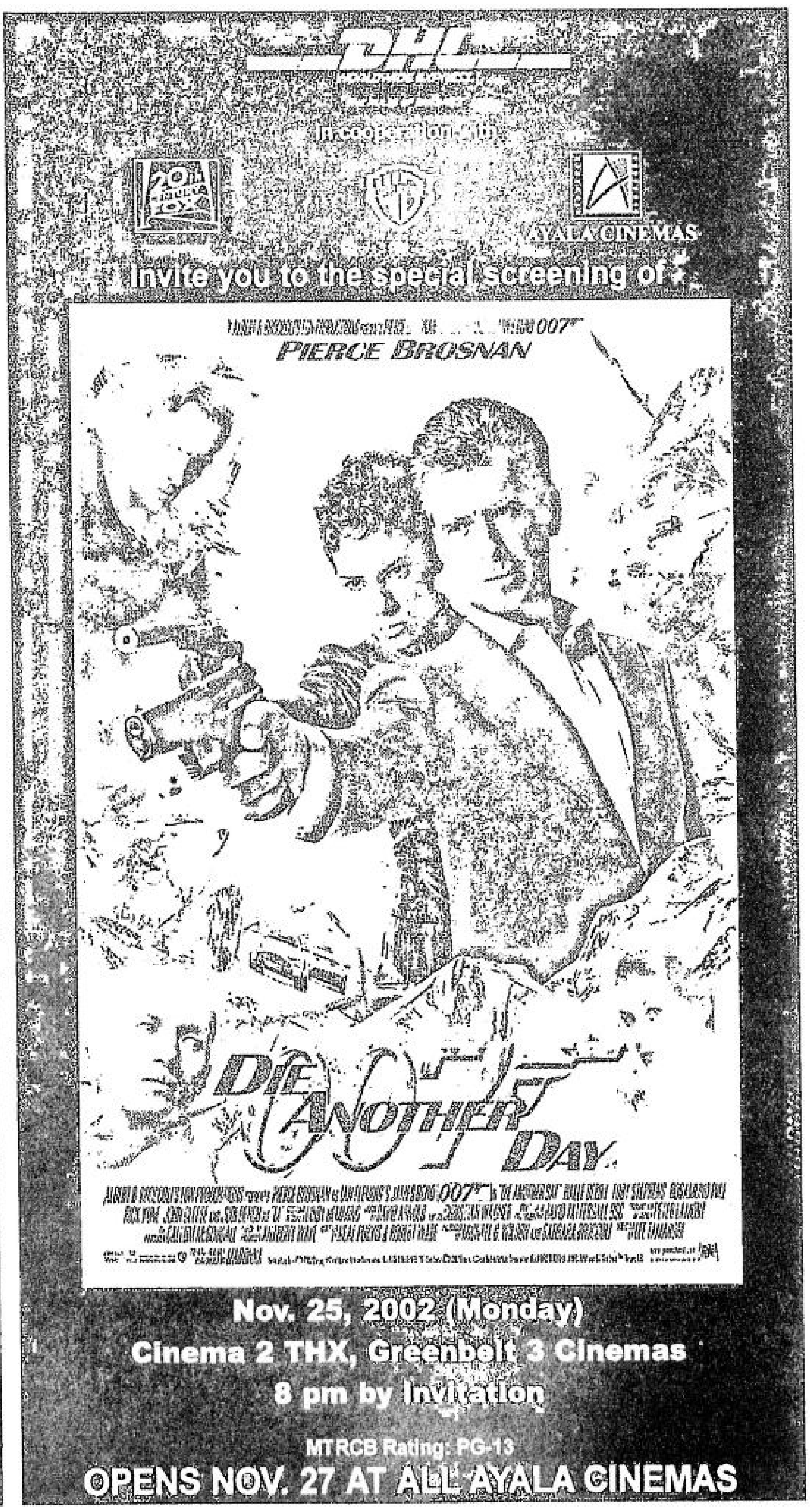
MINSAN KANG NADUNGISAN
HABANG BUHAY HUHUGASAN
EDDIE GARCIA
DIETHER OCAMPO
AND DINA BONNEVIE
ASSUNTA DE ROSSI
BAH
CO-STARRING PAOLO RIVERO
RACQUEL VILLAVICENCIO
REGAL ENTERTAINMENT INC. PRESENTATION
LAMANGAN

SPECIAL ADVANCE SCREENINGS
at the all-digital-sound
AYALA CINEMAS
GLORIETTA 4
GREENBELT 3
ALABANG TOWN CENTER
NOV. 25 (MON.) & 26 (TUE.)
MTRCB Rating: PG-13
For screening times, call 729-7777
Reserve your seats by texting
"SURESEATS GB3"
(or any Ayala Cinemas)
and send to 2333.
Or log on to www.sureseats.com


BLUE CRUSH
IF YOU WANT TO FEEL THE RUSH
YOU HAVE TO TAKE THE RISK


PIERCE BROSNAN
DIE ANOTHER DAY
007

HURRY! BUY YOUR TICKETS
IN ADVANCE NOW
at the Glorietta 4, Greenbelt 3 &
Alabang Town Center Ticketbooth!
002
DAYS TO GO
For screening times, call 729-7777
MTRCB Rating: PG-13
AYALA CINEMAS


DHL
In cooperation with
20th Century Fox
AYALA CINEMAS
PIERCE BROSNAN
DIE ANOTHER DAY
007

Invite you to the special screening of
Nov. 25, 2002 (Monday)
Cinema 2 THX, Greenbelt 3 Cinemas
8 pm by Invitation
MTRCB Rating: PG-13
OPENS NOV. 27 AT ALL AYALA CINEMAS

BEST COPY AVAILABLE

E-mail: pr_entertainment@inquirer.com.ph

ENTERTAINMENT

Editor **Louie C. Camino**

Chaning Carlos will be sorely missed

VIEWFINDER

Nestor U. Torre

HE went to the United States for a happy occasion, the wedding of one of his daughter, but Chaning Carlos' US vacation ended sadly, with his death from pneumonia. When the tragic news reached his movie colleagues, many wept, because writer-director Chaning was well-loved.

For our part, we cherish many fond memories of his outstanding comedy films. Some months ago, we did a lengthy interview of him in his Quezon City home. And weeks after that, we made it a point to attend the opening of the film retrospective mounted in his honor at the UP Film Center. He was that special to us.

The last time we talked to him, we urged him to go back to film directing, because today's comedy movies need to be upgraded a lot. Chaning's movies didn't shy away from slapstick and instances of lowbrow humor. But, at their best, they went way beyond those facile, popular touches. They banked most strongly and creatively on situational comedy and characters who were constantly funny, not just when they were cracking jokes.

This integral view of humor has been lost today, which is why many of our comedy flicks feel so artificial, disjointed and un-funny. Chaning's comedy films had integrity because their humor sprang from their plots and characters.

Although Chaning was known for his comedy movies, he got his big boost as a scriptwriter when a war drama that he scripted, "Campo O'Donnell," became a hit in 1954. This showed that he could be versatile if he wanted to.

One of his biggest achievements was his Asian Film Festival award (Best Screen play) for "Ang Asawa kong Amerikana." Chaning recalled later that his script for the movie impressed the Asian filmfest jurors because he had put in a lot of interesting local color, rural Pinoys' unique customs and traditions that he had learned by heart as he was growing up in the province.

A couple of years ago, Chaning started sharing what he knew by way of the scriptwriting workshops that he held from time to time. We hope that his graduates do their best to work in the industry, so they can implement what he taught them.

Chaning also did more film acting in the "90s and thereafter." His cameo and supporting roles were "very Chaning," because they sparkled with intelligence, sensitivity and witt.

Luciano B. Carlos was multi-talented, and he will be sorely missed. Each of his friends and colleagues should think of ways to humor him and perpetuate his memory. He's a truly deserving talent, colleague and friend.

More on Rachel Grant's family

OUR thanks to Atty. **Ceferino Padua** for sharing more information on the family of **Rachel Grant**, the Fil-British actress who is playing the role of Peaceful in the new Bond film, "Die Another Day":

"Rachel's mother, **Ma. Isabel Padua**, is a full-blooded Filipina (not Spanish as reported). She was High School Valedictorian, St. Scholastica's College and magna cum laude, UP English and World Literature.

"Isabel, Rachel's mother, is the eldest daughter of Atty. And Mrs. Ceferino Padua. Atty. Padua, Rachel's grandfather, is a noted lawyer and 1971 Constitutional Convention delegate.

"Rachel's maternal grandmother is **Nellie B. Padua**, a retired professor of Math in Business Administration, University of the East and Philippine Law School.

"Rachel's maternal great grandfather, Dr. **Regino G. Padua**, was Secretary of Health and one of the founders of the United Nations World Health Organization in Southeast Asia.

"And Rachel's maternal great grandmother is the half-Spanish relative in the family. She was an opera singer (mezzo soprano) and voice teacher. She was also a lawyer by profession."

Next on tap is an e-mail from Rachel's sister, **Angela**, responding to questions about Rachel asked by her friend, **Christine Carlos**. Next week!

'Crossover Live' bar tour

THE "CROSSOVER Live" bar tour series continues this month with Queen of Soul Jaya and Q&A band heating up the stage at Hard Rock Café on Wednesday, Nov. 27, 9 p.m.

Jaya will again treat the crowd to an evening of soulful music, while Q&A, headlined by top session musicians Marvin Querido and Michael Alba, will pump up the place with their infectious blend of retro groove.

Tune in to 105.1 Crossover for details on how to get your free invitations to the party-concert.

The special show is presented by Samsung Digital, Diners Club, Tekki Yaki Udon and Shell Velocity, with Lactum, Café Puro Jade Blend and Pantene Pro-V.

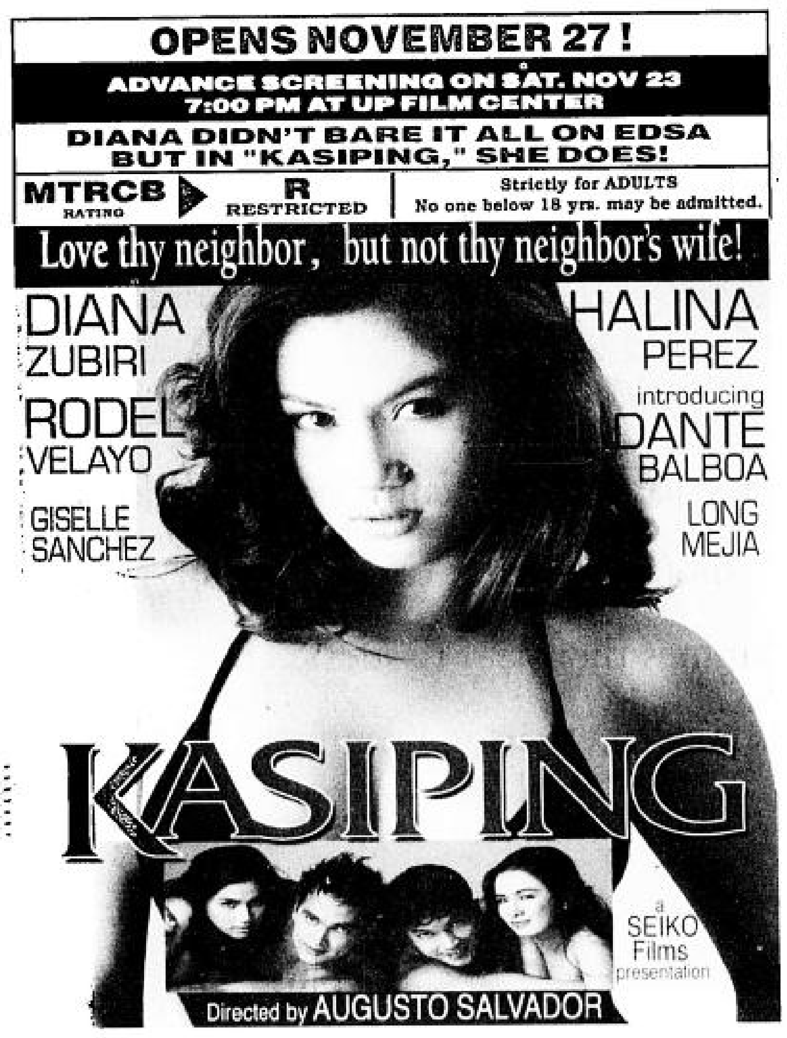
The series is supported in part by PLDT MyDSL, SM Appliance Center, Bertolli Olive Oil and Ski Yogurt.

ARANETA CENTER
ENTERTAINMENT GUIDE

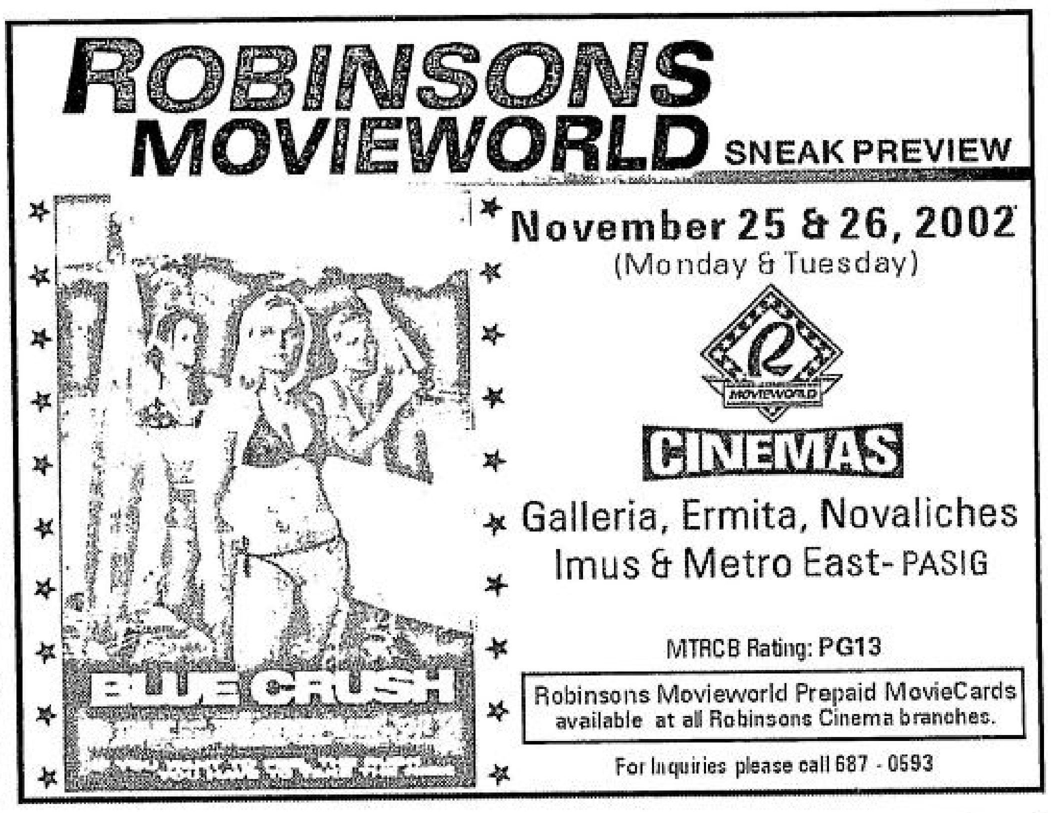
ALI MALL CINEPLEX 7	
Ali 1	KAILANGAN KITA
Ali 2	HIBLA
Ali 3	TRANSPORTER
Ali 4	HARRY POTTER 2
Ali 5	GHOST SHIP
Ali 6	BRAZEN WOMEN
Ali 7	BIYAHERA
FARMERS PLAZA CINEMAS	
Farmers 1	GISING NA SI ADAN
Farmers 2	HARRY POTTER 2
ARANETA COLISEUM	
DEC. 1	PBA GAMES
DEC. 4	ANAK LAUNCH
DEC. 9 & 11	NCA DERBY
ELEPHANT WORLD	
NOV. 25	10 AM / 3 PM
NOV. 27	10 AM / 3 PM
NOV. 28	10 AM / 2 PM / 5 PM

THEATER MOVIE GUIDE

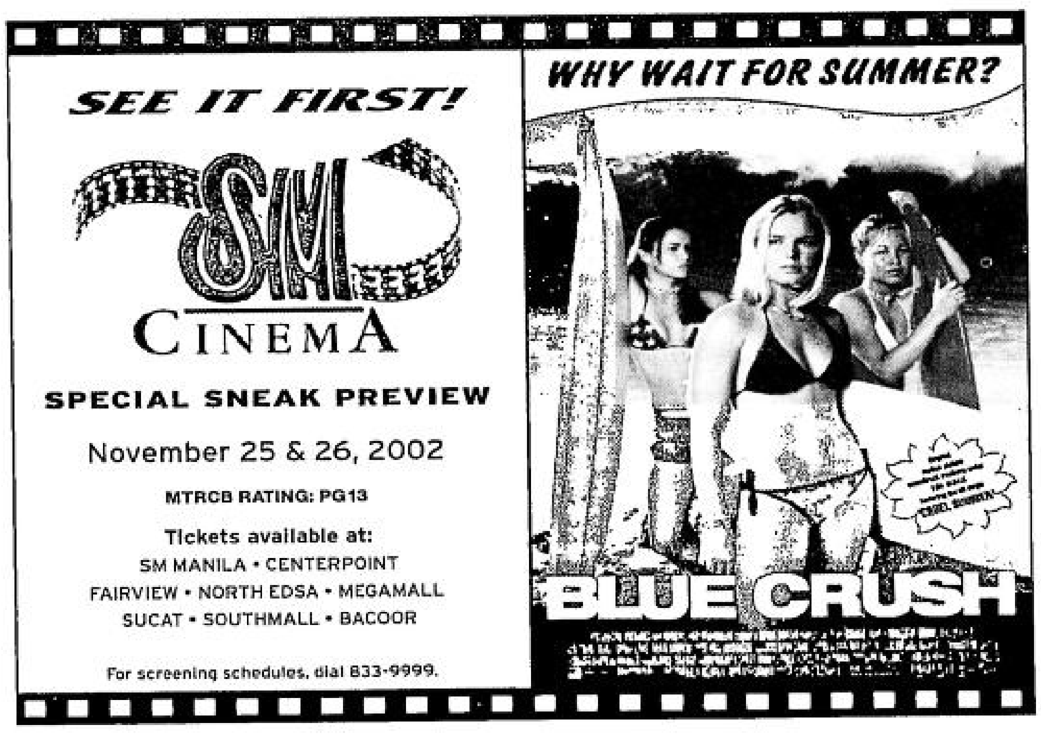
MANILA	
EASTERN	
MAXIM	CLOSED
MIRAMAR	TUKAHAN / BIRTHDAY GIRL
ODEON	GISING NA SI ADAN
ODEON-2	ALIPIN SA TUKSO / GALING GALING MO BABES
ROBEN	HIBLA
TANDEM-1	SUGAT
TANDEM-2	KATAWAN MO LANGIT KO
TIMES	HIGH RISK / VOODOO
QUEZON CITY	
ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET-2	HANGGANG KAILAN KA PAPATAY
QUEZON-1	GISING NA SI ADAN
REMAR	BIYAHERA
REMAR-2	GISING NA SI ADAN
NOVA MALL - NOVALICHES CINEMA	
A	HIBLA
B	GISING NA SI ADAN
C	
MANDALUYONG CITY	
SHANGRI-LA PLAZA MALL	635-20-79 / 633-78-51 TO 70
CINEMA-1	THE TRANSPORTER
CINEMA-2	HARRY POTTER 2
CAINTA RIZAL	
STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	GISING NA SI ADAN
CINEMA-2	BIYAHERA
CINEMA-3	KAILANGAN KITA
CINEMA-4 (DOLBY DIGITAL)	HARRY POTTER
CINEMA-5 (DTS)	GHOST SHIP
CINEMA-6	SEX FILES
CINEMA-7	MASARAP NA PUGAD
CINEMA-8	HARRY POTTER
CINEMA-9 (DTS)	HARRY POTTER
CINEMA-10 (DOLBY DIGITAL)	HARRY POTTER
CINEMA-11(SDDS)	CLOCK STOPPERS
CINEMA-12	HIBLA
CINEMA-14	BARZEN WOMEN
CINEMA-15	KAILANGAN KITA
LORES	
CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT
NE CINEMAGIC - CABANATUAN	
CINEMA 1	MR. DEEDS
CINEMA 2	9 MORNINGS
CINEMA 3	BESTMAN
CINEMA 4	K-19
UNIWIDE COASTAL MALL	
(PARANAQUE)	SENSUAL ISLAND
CINEMA-1	KAYA KO PERO MASAKIT
CINEMA-2	MEN IN BLACK II
CINEMA-4	SELDA



OPENS NOVEMBER 27!
ADVANCE SCREENING ON SAT. NOV 23
7:00 PM AT UP FILM CENTER
DIANA DIDN'T BARE IT ALL ON EDSA
BUT IN "KASIPING," SHE DOES!
MTRCB RATING ▶ R RESTRICTED
Strictly for ADULTS
No one below 18 yrs. may be admitted.
Love thy neighbor, but not thy neighbor's wife!
DIANA ZUBIRI
RODEL VELAYO
GISELLE SANCHEZ
HALINA PEREZ
introducing DANTE BALBOA
LONG MEJIA
KASIPING
a SEIKO Films presentation
Directed by AUGUSTO SALVADOR



ROBINSONS MOVIEWORLD SNEAK PREVIEW
November 25 & 26, 2002
(Monday & Tuesday)
MOVIEWORLD CINEMAS
Galleria, Ermita, Novaliches
Imus & Metro East-PASIG
MTRCB Rating: PG13
Robinsons Movieworld Prepaid MovieCards available at all Robinsons Cinema branches.
For Inquiries please call 687 - 0593



SEE IT FIRST!
SM CINEMA
SPECIAL SNEAK PREVIEW
November 25 & 26, 2002
MTRCB RATING: PG13
Tickets available at:
SM MANILA • CENTERPOINT
FAIRVIEW • NORTH EDSA • MEGAMALL
SUCAT • SOUTHMALL • BACOOR
For screening schedules, dial 833-9999.

MTRCB ▶ PG-13
WHY WAIT FOR SUMMER?
BLUE CRUSH
FEEL THE CRUSH ON DEC. 4
united international pictures
SM MEGAMALL • ROCKWELL POWERPLANT • GLORIETTA 4 • FESTIVAL SUPERMALL
VIVA INTERNATIONAL PICTURES
SNEAK PREVIEWS ON NOVEMBER 25 & 26

Original motion picture soundtrack available under EMI MUSIC featuring the hit single "CRUEL SUMMER"

MTRCB RATING ▶ R RESTRICTED
Strictly for ADULTS
No one below 18 yrs. may be admitted.
ISANG KAKAIBANG KWENTO.
ISANG NAG-IINIT NA DRAMA.
ISANG TAGUMPAY NA PELIKULA.
Si Maui Taylor bilang CLARA
Si Ricky Davao bilang ROMAN
Si Antonio Aquitania bilang LANDO
Si Rica Peralejo bilang ISABEL
Inosente. Mapagtiwala.
Gaano kaya niya katagal mapananatili ang maayos at simple niyang buhay?
Hibla ng kanilang mga buhay, at hinabing mga relasyon.
Magbubuhol. Magkakalas.
hibla
www.hibla.net
pelikula ni Yam Laranas
VIVA
NOW SHOWING

THEATRE MALL GREENHILLS
a landmark reinvented!
DOLBY DIGITAL SURROUND • EX
NOW SHOWING

CINEMA 1	CINEMA 2
HARRY POTTER 11:40, 2:50, 6:00, 9:10 GP	HARRY POTTER 12:40, 3:50, 7:00, 10:10 GP

TICKET PRICES & SCREENING TIME SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.
GREENHILLS SHOPPING CENTER, ORTIGAS AVENUE, GREENHILLS, SAN JUAN, METRO MANILA • 7224496

MUSIC MUSEUM
NOV 29-30, 2002 "THE VAGINA MONOLOGUES" 9:00 PM
FOR INQUIRIES & RESERVATION, PLS. CALL: 721-6726 OR 721-0635

POWER PLANT CINEMA
Rockwell Center, Makati City ☎ Tel. No: 8981440-41
DOLBY DIGITAL SURROUND • EX

MASTER OF DISGUISE GP 12:40,2:30,4:20, 6:10,8:00,9:50	BLUE CRUSH P13 12:40,3:00,5:20, 7:40,10:00	HARRY POTTER & THE CHAMBER OF SECRETS GP 11:10,3:20,5:50,9:10
HARRY POTTER & THE CHAMBER OF SECRETS GP 1:40,5:00,8:20	CLOCKSTOPPER P13 11:40,1:40,3:40, 5:40,7:40,9:40	HARRY POTTER & THE CHAMBER OF SECRETS GP 12:00,3:20,6:40,10:00

MATINEE P80.00 - FREE SEATING - SCREENINGS BEFORE 5 PM - MON. TO FRI.

She counts birds for a living

She does this to determine the possible effects of our power plant's noise and air emissions to birds and other wildlife. Another, like her, counts terrestrial vegetation and examines their leaf tissues. These environmental specialists help us maintain the ecological balance around the areas where we operate the country's largest power-producing plants.

At Mirant, we go all-out in serving the country by producing power in an environment-friendly way.

MIRANT℠

Beyond Today, Beyond Energy

Mirant Philippines' coal-fired power plants in Sual and Pagbilao are ISO 14001 certified. We have surpassed the environmental rules and regulations of the Clean Air Act, DENR, World Bank and other international creditors. Mirant Philippines believes that development should not be undertaken at the expense of the environment.

acer
www.acer.com.ph

MONDAY,
NOVEMBER 25, 2002
PHILIPPINE DAILY INQUIRER
B1

BUSINESS

E-mail: pr_business@inquirer.com.ph
Editor Raul O. Marcelo ◎ Assistant Editor Corrie S. Narisma

COMPAQ
Evo W4000
Workstation
Workstation performance...
affordable price
For more info, contact us today!
INTEGRATED COMPUTER SYSTEMS, INC. (ICS)
Tel. 727-3801 Website: www.ics.com.ph

RP debts up 17% in September at ₱2.715T

By Clarissa S. Batino

HEAVY government borrowings and a weaker peso pushed the country's public debt up by 17 percent as of September to P2.716 trillion from P2.321 trillion a year ago.

Documents from the Bureau of Treasury showed that the national debt grew by P394.2 billion since September last year on account of the government's aggressive borrowings from the foreign and local markets.

Compared to the previous month, the debt stock grew by 0.8 percent or P20.34 billion from P2.695 trillion in August.

Of the month-on-month increase, foreign debts accounted for P15.816 billion while domestic debts took up P4.525 billion. On a yearly basis, domestic loans took the bulk worth P225.299 billion while foreign debt accounted for P168.902 billion.

The government issued $300 million worth of five-year euro notes in September to help finance this year's deficit that, based on the its own estimates, could reach P223 billion or 5.6 percent of gross domestic product.

As a result, the foreign component of the debt stock grew by 14.9 percent to P1.304 trillion during the first nine months from P1.134 trillion the previous year and up by 1.2 percent from P1.287 trillion as of August.

Domestic debts went up by 19 percent to P1.412 trillion as of September from P1.187 trillion a year ago but went up by only 0.3 percent from P1.408 trillion in the first eight months.

Much of the increase in local borrowings happened in the earlier months, particularly in June when the government raised P63 billion from the sale of three- and five-year bonds.

The nine-month public debt did not include yet P544.563 billion in contingent liabilities of the national government. This amount was higher by 10.22 percent from P494.074 billion a year ago but lower by 0.39 percent from P546.704 billion as of August.

These are borrowings that the government assumes each time state agencies and private sector companies with sovereign-backed loans fail to pay their obligations.

The peso's weakness in September had contributed to the year-on-year surge in foreign and contingent debts.

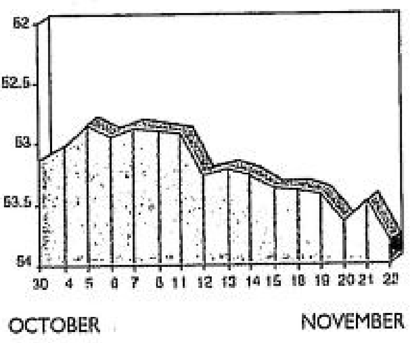
The government had used a foreign exchange average of P52.45 to a dollar in computing its obligations as of September compared to an average of P51.80 the previous month and P51.85 a year ago.

Criticized for the rising level of

RP-DEBTS/ B5

INDICATORS

CURRENCIES



PESO-DOLLAR RATE

₱ 53.825 = $ 1

As of 5 p.m., Nov. 22, 2002

¥ 122.72 = $ 1

As of 5 p.m., Nov. 22, 2002

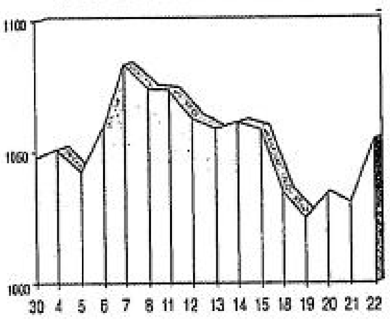
GOLD: $318.10/318.60

per ounce Hong Kong, Nov. 22, 2002

STOCK MARKET

Stocks seen to firm up

PSE COMPOSITE INDEX



(See stock market report on Page B6)

THE LOCAL stock market is seen to firm up this week as investors await the build-up of momentum for the seasonal Christmas rally toward the yearend.

Although some investors believed that the market has bottomed out last October, others said technical indicators still pointed to a sideways movement, specially with the ongoing jitters over the fate of utility giant Manila Electric Co., which was ordered by the Supreme Court to refund billions of overbilled charges to the public.

The uncertainties over Meralco are seen to continue this week, specially with reports that the government was considering to take over the company.

Last week, the main-share Philippine Stock Exchange index fell by 0.37 percent from a week ago to close at 1,054.80, but with some of the losses trimmed during the technical rebound on Friday.

Aside from the Meralco issue, the announcement of the government's P187.6-billion budget deficit, equivalent to 4.7 percent of the country's gross domestic product, likewise clouded market sentiment.

"The announcement of the deficit and subsequent (fiscal) target revisions caused premiums on Philippine sovereign bonds to widen," AB Capital Securities analyst Jose Vistan said. "The deficit problem is expected to push interest rates higher and may cause the Philippine peso to weaken."

As of Friday, the peso has already closed at a 16-month low of 53.825 to a dollar.

Vistan said there might be some follow-through buying to sus-

STOCKS/ B6

Nat'l Steel needs ₱2B to restart operations

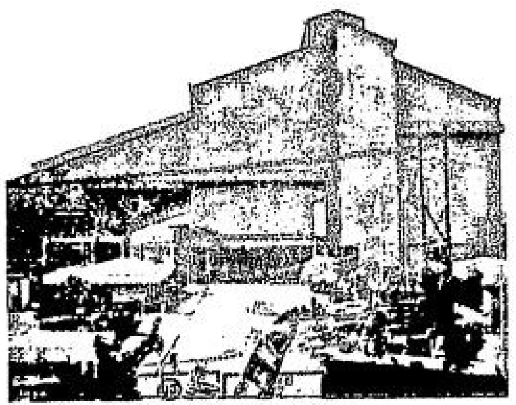
By Gil C. Cabacungan Jr.

THE new investor in National Steel Corp. will have to infuse between P1.5 billion and P2 billion as initial capital to restart the steel giant's Iligan factory, which has been idle for the last three years.

This was disclosed by Industry Secretary Manuel A. Roxas II following the signing of a memorandum of agreement between NSC's controlling Malaysian shareholders and local creditor-banks to implement a much-needed rehabilitation plan to revive the company's operations.

The MOA will serve as a basis for a shareholders agreement wherein Malaysia's debt rehabilitation agency Pengurusan Danaharta Nasional Bhd. would reduce its stake in NSC from 82.5 percent to 20 percent with banks taking over control of the company with an 80-percent stake.

Roxas said NSC would make a "fresh start" in its hunt for a new investor, which would need at least P1.5 billion in cash to kickstart the Iligan factory's reopening. He said the money would be used as initial working capital and to finance the refurbishment of the factory back to efficient levels.



NSC's shuttered plant in Iligan

Roxas expressed confidence that investors would take a second look now that its debts had been trimmed from P18 billion to P2 billion following the banks' conversion to equity and write-off of the bulk of their debts.

Roxas said the creditor banks led by Philippine National Bank have formed a working group to set up the special purpose vehicles

NAT'L/ B6

Sky-Home venture, Destiny start talks on 'partnership'

By Abigail L. Ho

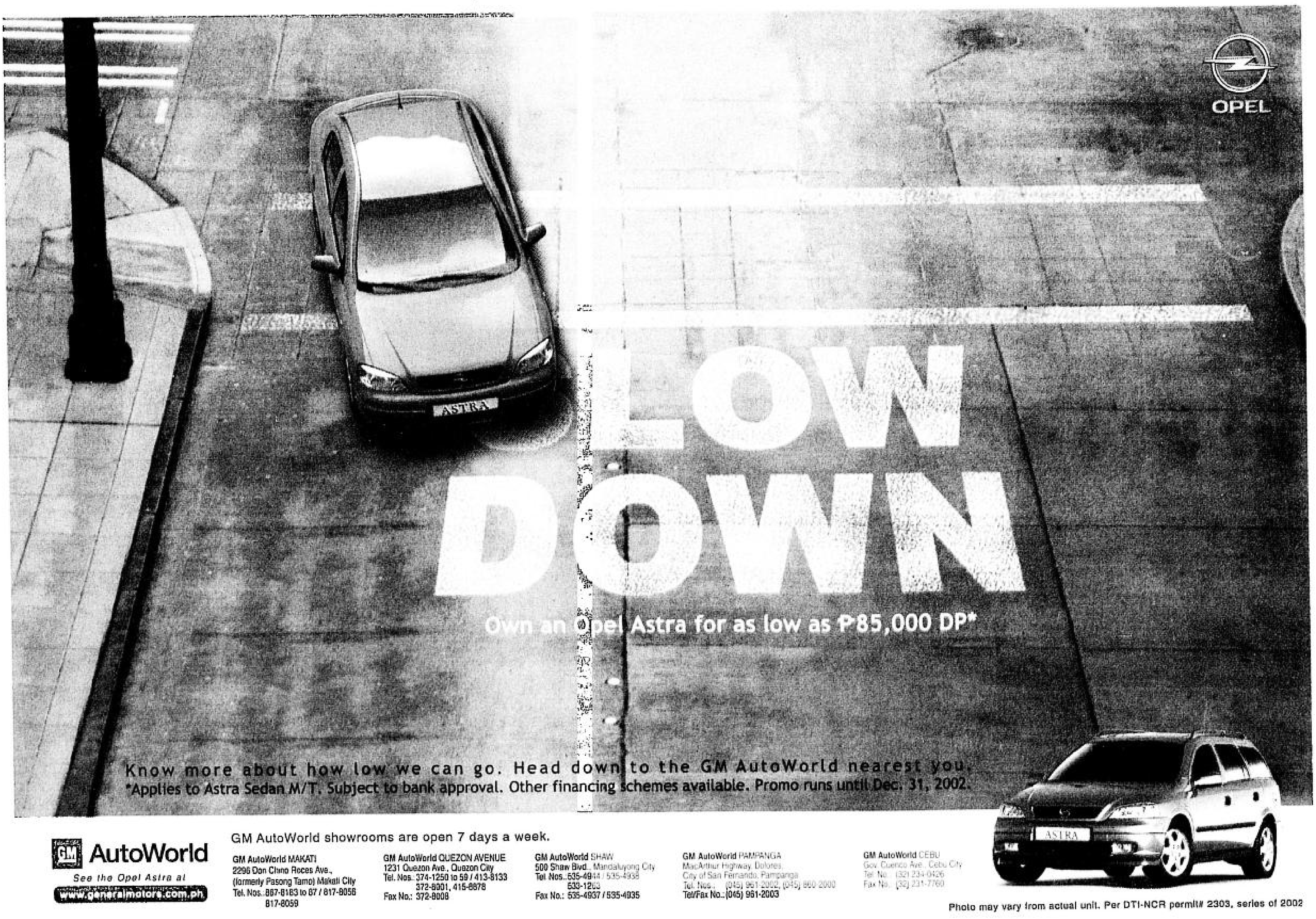
DESTINY Cable Inc. has signed a memorandum of agreement with number one cable operator Beyond Cable Holdings Ltd. that effectively opened formal discussions for a possible partnership.

Beda Mañalac, senior vice president for corporate planning and business development of Destiny's parent firm Solid Group Inc., told the INQUIRER over the weekend that Destiny had always been open to partnerships with interested parties and not just Beyond Cable, the joint venture between SkyCable and Home Cable.

Industry sources earlier revealed that the Destiny-Beyond MOA would pave the way for a merger between two of the country's biggest cable television service providers but Mañalac clarified that nothing definitive had actually been signed between the two.

"The MOA just signifies that both parties have already agreed to sit down for a discussion. It just shows that there might be some

SKY-HOME/ B7



Know more about how low we can go. Head down to the GM AutoWorld nearest you.
*Applies to Astra Sedan M/T. Subject to bank approval. Other financing schemes available. Promo runs until Dec. 31, 2002.

GM AutoWorld
See the Opel Astra at
www.generalmotors.com.ph

GM AutoWorld showrooms are open 7 days a week.

GM AutoWorld MAKATI
2296 Don Chino Roces Ave.,
(formerly Pasong Tamo) Makati City
Tel. Nos.:887-8183 to 87 / 817-8056
817-8059

GM AutoWorld QUEZON AVENUE
1231 Quezon Ave., Quezon City
Tel. Nos.: 374-1250 to 59 / 413-8133
372-8001, 415-8878
Fax No.: 372-8008

GM AutoWorld SHAW
500 Shaw Blvd., Mandaluyong City
Tel. Nos.:535-4944 / 535-4938
533-1263
Fax No.: 535-4937 / 535-4935

GM AutoWorld PAMPANGA
MacArthur Highway, Dolores,
City of San Fernando, Pampanga
Tel. Nos.: (045) 961-2002, (045) 860-2000
Tel/Fax No.: (045) 961-2003

GM AutoWorld CEBU
Gov. Cuenco Ave., Cebu City
Tel. No.: (32) 234-0426
Fax No.: (32) 231-7760

Photo may vary from actual unit. Per DTI-NCR permit# 2303, series of 2002

Make
Maybank
your bank.

One of the top 130 banks in the world ●
Among the top 20 banks in Asia ●
Backed by over US$39 billion in assets ●
Present in major countries overseas with over ●
500 branches and representative offices worldwide
The largest bank in Malaysia ●

MEGALINK Member PDIC. Deposits insured up to P100,000.

Maybank
Best Bank in Malaysia
Euromoney Awards for Excellence 2001

Visit any of our over 50 branches nationwide
or call 521-7451.
www.maybank2u.com

Bangko Sentral rates seen steady for next 12 months

THE POLICY-MAKING Monetary Board of the Bangko Sentral ng Pilipinas said it could keep its key policy rates steady at current levels in the next 12 months despite the government's huge fiscal deficit this year and in 2003 that would lead to heavy borrowings from the domestic market.

In the longer term, however, BSP Governor Rafael Buenaventura warned that the government must meet the deficit target this year and next to sustain the efforts of closing the gap to zero between 2006 and 2008.

Otherwise, he said the government faced the risk of a debt blowout that would make borrowing more difficult, affect the country's external payments position, put a strain on the country's dollar reserves and, consequently, add pressure to an already volatile exchange rate.

"As long as inflation does not go out of hand, there is no indication for now that a rate hike is forthcoming in the next 12 months. This is why we are taking a cautious stance and keeping our policy rates unchanged despite the recent US Fed cut," Buenaventura said.

The BSP chief said the government's decision to shift the financing burden to the local market next year where it planned to raise 52 percent of its requirements to finance an estimated deficit of P202 billion in 2003 would not unduly put pressure on local interest and inflation rates.

He said he believed the demand for loans from the private sector would remain sluggish as the spare capacity had remained substantial, which meant that the manufacturing sector had no need to expand or increase production.

"We foresee no demand for money except the one coming from the government. On this basis, I think we would see no significant increase in interest rates on treasury bills, which means we could keep our policy rates steady," he said.

NOW AVAILABLE
TRADERS QUALITY PRODUCT
SUPER CAKE MIXER
5Q,10Q,12L,20L,30L
SPIRAL MIXER
20L,30L,68L
WATER PUMP
JET PUMP
1/2 Hp, 3/4 Hp, 1Hp
ISO 9001 CERTIFIED
Also available: Gas Oven, Bread Slicer & Dough Roller
We also carry Industrial & Household Appliances, Water Pumps, Weighing Scales, Bakery Equipments ("Traders" cake mixer, etc.) Knapsack Sprayers, Motors, Engines, Generators, Water Tanks, Hardware & Electrical, etc
BEST PRICE MULTI SALES CORP.
727 Ilaya St., Binondo, Manila
Tels.: 245-0275 • 244-5551 • 245-0274 • 245-0290
Telefax No.: 247-7087
E-mail address vianmatt@yahoo.com ph

FAX REPAIR
AS LOW AS
P300
FREE ESTIMATE
We offer world-class fax repair & we're sure no one else can compare!
KINGS COMMUNICATIONS SERVICES, INC.
KCS
• G/F Auro-Vir Plaza, 1695 Evangelista St. Bangkal, Makati City Tels. 894-2309 / 843-6630 / 843-6662
• Rm.201 Columbian Bldg. 160 West Ave. cor. EDSA, Quezon City Tels. 929-2052 / 929-2054
• 27-F Sikatuna St., Brgy. Parian, Cebu City TEL. (032) 254-8104 / 255-7401
Panasonic NEC SAMSUNG
SANYO [illegible] [illegible]
MURATA SHARP OKI
NISSEI Canon OTHERS
CUT THIS AD AND AVAIL OF A 10% DISCOUNT
We also repair Computers

Dimsum 'n Dumplings 點心水餃
Be a DnD franchisee
and cash-in on our 11 year track record of profits.
Turn-key franchises starts as low as P350,000*
Cart, Kiosk and Restaurant sites available.
This is the Opportunity!
Now is the time!
* applicable for a 2 sqm. cart
PRIME PACIFIC CORPORATION
Call now : Tel. 721-9695 to 98,
Fax : 722-6751
jodeearroyo@pacific.net.ph

Neda pushes review of tax reform program to stem collection slide

By Gil C. Cabacungan Jr.

CANLAS

THE NATIONAL Economic and Development Authority is pushing for a review of the government's Comprehensive Tax Reform Program to arrest the decline in the country's tax collection since its adoption in 1997.

Socioeconomic Planning Secretary Dante Canlas said the growth of tax collections had fallen to an average of 4 percent a year since 1997 or nearly a quarter of its annual growth rate of 15 percent from 1991 to 1996.

Canlas said the slowdown in tax collections could be traced to the government's failure to implement the component of the CTRP which would have raised excise tax levels and boost collection efforts after pushing through with the exemptions.

Falling tax collections have been blamed for the yawning budget deficit, which reached a record P188 billion in the first 10 months this year or 32 percent more than its original, full-year target of P142 billion.

While the government has been able to keep within its spending limits, this has not been enough to mask the glaring decline in collections of the Bureau of Internal Revenue. "The P40-billion shortfall in collections is totally unexpected," Canlas said.

While the CTRP reforms were likely to materialize down the road, Canlas said near-term measures such as implementing the computerization program and toughening up on the undervaluation of value-added tax declarations of corporations should keep the deficit from expanding further.

Canlas said Revenue Commissioner Guillermo Parayno, who spearheaded the Bureau of Customs' computerization program, has committed to fully operate the agency's long delayed computerization program.

Canlas said the BIR had already sent out its demand letters to 1,000 companies from small to Top 1,000 corporations that where found to have undervalued their VAT declarations.

BIR ordered to review rules on tax exemptions

By Clarissa S. Batino

THE ECONOMIC team has asked the Bureau of Internal Revenue to review all regulations that have been loosened over the past years and to initiate a tightening of policies that have been giving undue tax exemptions at the expense of government revenues.

Finance Secretary Jose Isidro Camacho said he had instructed Finance Undersecretary Cornelio Gison to head the review of the BIR regulations that have provided unnecessary incentives through the years.

"I asked the finance group and the BIR to study the regulations and to identify tax exemptions that can be tightened or lifted," Camacho said.

But while Camacho intended to be more firm with the BIR whose revenue collection faltered terribly this year, the finance chief too had been holding up the release of a regulation that would tighten the tax exemptions given to 10-seater vehicles.

When asked when the tighter regulation on 10-seaters drafted as early as July would be released, Camacho said very soon.

"We will be coming out with the regulation that would restore the policy on tax exemption on 10-seaters to the 1997 order of the BIR," he said.

Gison said the other areas that might be tightened include the preferential tax of 5-percent gross applied to exporting companies located in industrial zones managed by the Philippine Economic Zone Authority.

The finance department had been suspecting locators at the ecozones of having deducted items not allowed under the BIR rules from the computation of the 5-percent gross income tax. Thus, the companies remit to the government a smaller amount.

Gison said the tax deferment on spinoff companies would also be reviewed.

Currently, spinoff companies are allowed some tax perks, according to the finance undersecretary.

The excise tax exemption of 10-seater vehicles was first issued by the BIR in 1997 and was relaxed even further in 1999.

The government wanted to plug the revenue leaks arising from the tax exemption to 10-seaters. This incentive was originally given only to the so-called Asian utility vehicles or those automobiles supposedly with a 60-percent local content.

But in 1997, the BIR allowed vehicles with a seating capacity of 10 or more, regardless of their local content, to be exempt from paying excise taxes. Thus, even expensive luxury vehicles had qualified for exemption when their manufacturers added jumpseats before selling these in the local market.

In 1999, the BIR relaxed the policy further when it provided in Section 3 of a revenue regulation on 10-seaters that during times of conflicting interpretation, "the manufacturer's brochure would prevail."

Under the present setup, a vehicle not qualified for exemption and with a 1.5-liter engine or lower is subjected to a 15-percent tax while heavier vehicles with a 3-liter engine or higher have to pay an excise tax of 100 percent. Those in between are slapped a rate of 35 and 50 percent.

The government wanted to shift to value or tag price the basis of the excise tax exemption and to lift the total exemption on AUVs and 10-seaters. But these amendments have to be legislated.

The All New
NEC
VT45
- 1000 ANSI Lumens
- Full Color Correction Feature
- Native SVGA Resolution
- LENS SHIFT Technology for "off-center" positioning
Empowered by Innovation NEC
Exclusive Philippines Distributor
Pixeltone Multimedia Company
Tel: 726-0199, 727-9710

Banana industry seeks gov't help to stay viable

DAVAO CITY—In a continued effort to develop the banana industry in the country, growers from all over Mindanao has adopted 12 resolutions during its third national congress recently held here.

In one of the resolutions, the growers asked the Department of Agriculture, Land Bank of the Philippines (LandBank) and the Quedan Credit Corp. (Quedancor) to provide access to small banana growers through innovative schemes like collateral-free financing program.

They also urged the government to increase its budget for research and development.

Dr. Fiordeliza Lantican, team leader of the national banana strategic master plan, said there was a lack of fund for research and development for the benefit of the banana industry.

"The country is already lagging behind in the allocation for research and development compared with other Asian countries," she said.

The country's closest rivals in terms of banana production are Malaysia, Thailand and Indonesia.

In yet another resolution, the banana growers want the DA and the Department of Trade and Industry (DTI) to find ways to enhance market access for fresh and processed bananas in the export market.

The main variety that the group was pushing was the Cardava variety, which is used in the production of banana chips.

To date, Cardava's market remains to be Japan, which is drastically shifting to organically grown crops, and saturating it means that a steady supply should be ascertained.

The Banana Industry Council of Southern Mindanao (BICSMin) announced that it was looking at saturating the Cardava market in Japan by contracting small growers in the region.

Rolando Denila, BICSMin chair, said the council has not established the volume of Japan's need for Cardava, but it is "quite substantial."

"The nature of the Cardava is (it grows with) less chemical, you can just leave it in the backyard and it will grow," he said.

The banana growers also urged the DA to work for the repeal of Letter of Instruction (LOI) 790, which was issued by then President Ferdinand Marcos in 1979 that limits the area devoted to banana production to only 25,483 hectares. *Joel B. Escovilla, PDI Mindanao Bureau*

Prestige Cars Makati
892-8127 to 29
The Ultimate Driving Machine
For
a down
of only 35%
and a monthly
of P 17,800 for 12 months*
Prestige Cars Makati makes it even
easier to bring home a BMW this Christmas.

MODEL	SRP	TERM	DOWN PAYMENT	MONTHLY AMORT	BALLOON *with option to refinance at low interest
316i	P1,575,000	12	P551,250	P17,772	P945,000

¹ Balloon can also be refinanced at very competitive interest rates, or applied to a trade-in scheme when you upgrade your BMW.
² Downpayment, Monthly Installment, and Balloon Payment can be adjusted to fit your financing needs.
³ BMW Flex Finance is also available for other BMW models.
* computed using BMW Flex Finance, a program of BMW Financial Services.
Prestige Cars Makati, Inc. 2324 Pasong Tamo Extension, Makati City Tels. (02)892-8127 to 29 Fax (02)816-7325
*These services are offered in cooperation with Security Bank Corporation. All applications are subject to credit file acceptance by Security Bank Corporation.

LMMAXCO
L&M-MAXCO Company, Inc one of the leading construction firms included in the Top 500 Corporations of the Philippines, with "AAA" license category and global network of offices in the Far East, South East Asia and the Pacific Region.
INVITES QUALIFIED SUBCONTRACTORS AND SUPPLIERS
DISCIPLINE:
1 Masonry Works
2. Painting Works
3. Tiling Works
4. Tinsmithry Works
5. Ceiling Works
6. Gypsum/Drywall Partition Works
7. All other Discipline in Architectural and Structural Works
8. Suppliers on all Construction Materials
9 Metal Fabrication
10 Water Proofing Works
11 Finishing Wood Works
12 Aluminum and Glazing Works
13 Structural Steel Works
14 MEP Works
Interested contractors and suppliers shall submit their duly accomplished prequalification documents to the following officer and location
Attention : ENGR TING G ANGELES, Contracts/Purchasing Officer
THE CONTRACTS/PURCHASING DEPARTMENTS
5th Floor Fortune Office Building
160 Legaspi Street, Legaspi Village, Makati City
Tel No. 891-3653 to 56, Fax No. 891-3658

SHARP
Copier Service
Genuine Consumables, Parts and Accessories
Call 525-9911.
Direct Lines:
521-73-99
523-82-99
525-99-98
536-03-43
536-03-50
eCopy
The New Master Distributor of Sharp Copiers in the Philippines.
5837 Zobel Roxas Street, Palanan, Makati City
Call Center: 525-9911 • Copier Sales Fax: 525-9860
Service, Parts & Genuine Consumables Fax: 525-9870

Saving bonker

COCKTALES

Victor C. Agustin

HISTORY is inexorably repeating itself in this bank with a tortured past.

The bank has already piled up nearly P5 billion in DOSRI-related loans extended to the corporate dummies of the bank's big-spending playboy owner.

Nothing wrong with bank owners borrowing from their own bank, except that, in this case, the owner apparently has no intention of ever paying back the multibillion-peso loans.

Worse, the collaterals used for the multibillion-peso borrowings are over-inflated parcels of lands in Cavite, palmed off by the nominee president of the borrowing companies who also happens to be a director of the bank.

The nominee president, for instance, was able to secure a P198.4-million, real estate-backed loan from his bank in April 2001. One and a half months later, exactly on June 14, 2001, the nominee president/bank director, proposed a dacion en pago (foreclosure) arrangement.

The bank board approved it, over the objections of a minority director and another minority director walking out of the boardroom.

According to the grapevine, the bank started extending real estate-collateralized loans to the owner's companies shortly after President Estrada assumed office, when the Bangko Sentral, under unclear circumstances, pulled out its comptrollers from the bank.

Like Erap, the bank's playboy owner has developed a reputation for wine, women, and all-night parties.

The borrowing spree came to a head this September, when a total of P1.7 billion in loans were presented to the board for a new round of dacion en pago arrangements and the minority directors to a man revolted.

Despite the vigorous objections, the board, shepherded by the bank's nominee chair/president and the other nominee borrower/director, approved the wholesale foreclosure.

COCKTALES/ B4

60 MINS
JUST CALL US! WE'LL FIX IT IN A FLASH!

Can't use it?
We'll fix it!

Fax Machines • Computers / Monitors • Printers (Laser, Deskjet, Dot Matrix) • Key Telephone System Sets • Answering Machines • Paper Shredders • UPS-AVRs • Typewriters and other office equipment

Hewlett Packard | Panasonic | EPSON | SHARP | OKI | XEROX | SANYO | Ricoh | SAMSUNG | brother | muratec | Canon

CITIWORLD
BUSINESS MACHINES SERVICES CORP

Lower Ground, David Bldg 1, 567 Shaw Blvd., Mandaluyong City Tel. Nos.: 725-7031 / 724-5823 / 723-4894
Makati Office: 3A, Trans-Phil House 1177 Chino Roces Ave., Corner Bagtikan St., Makati City Tel. Nos.: 895-1435 / 896-6032

The Ultimate Entertainment System
Videoke Microphone

- The only microphone that can download or build your favorite songs in your memory cards or in your chips from 20,000 songs in the web in different languages
- The only one in the world market that can build your personalized background for the lyrics of the songs
- With 980 songs built-in the microphone
- Duet microphone
- You can plug directly to 110V or 220V because of the built-in regulator

The smallest and the only microphone in the world that can record and play your voice

Music Mate

Exclusively Distributed by: V.G. ROXAS CO., INC.
Main Branch: Unit 7 ANPN Plaza infront of Phil. Rabbit Bus Terminal Cmpd. 1240 EDSA Balintawak, Q.C.
Tel.: 455-5823 to 27 • Fax: 455-5828 E-mail: vlcroxas@info.com.ph
Lot 30; Blk. 7 Sampaguita Ave., Mapayapa Village II Brgy. Holy Spirit Q.C.
Tel.: 427-1875 / 427-0825 • Fax : 427-4073 E-mail: vgrent@info.com.ph

Also available in:
odyssey THE #1 MUSIC & VIDEO STORE (Available in selected stores only)
AMBASSADOR APPLIANCES CENTER: 2/F Narra Lane, Greenhills, San Juan Tel. No.:721-0905
J.M. MENDOZA: #810-A Edsa Cubao, Quezon City Tel. nos.: 911-4141 • 911-4242 • #25 Mc Arthur Hi-way, Lolomboy, Bocaue, Bulacan Tel Nos.: (044) 692-4878, 692-1530

Wholesalers, Dealers and Retailers are welcome! EARN UNLIMITED INCOME!

PrimeOrion Philippines, Inc.

TO ALL STOCKHOLDERS:

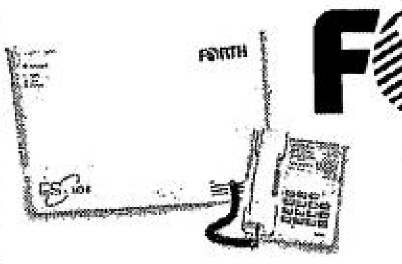
NOTICE IS HEREBY GIVEN that the Annual Meeting of the Stockholders of Prime Orion Philippines, Inc. will be held on **12 December 2002** at 2:30 p.m. at the Penthouse, BA-Lepanto Building, 8747 Paseo de Roxas, Makati City.

(Sgd.) **Atty. Daisy L. Parker**
Corporate Secretary

Call: 891.3412
great WEB DESIGN
www.webnetph.com

Domain Name Registration
Web Hosting
E-mail Account
Website Maintenance
Website promotion & Marketing
e-Business Consultancy

WebNet. Solutions™
The eBusiness Division of SEAC Telecom



Mini PABX for Home and Office Use
All Brand New and Very Affordable!!!

FORTH
ES-308

MAIN FEATURES:
- 3 CO. and 8 Locals
- built-in Intercom w/ Conference Call
- with built-in Auto Attendant (DISA)
- auto Day/Night mode
- can use any regular telephone, wireless phone, fax or internet*

*single-line telephones not included

ONLY P12,000* PER SYSTEM

ANOTHER SOGO SYSTEMS INNOVATION
CERT.No. 016643
2002 15 YEARS OF QUALITY PRODUCTS & SERVICES

SOGO International Inc
538 Hen. Lacuna cor. Zamora Sts., Bangkal, Makati City
Tel. Nos : (632) 889-0873 to 76 • Fax No.: (632) 816-2204
E-mail: sales@sogo.com.ph • Website: www.sogo.com.ph
NOW ACCEPTING DEALERSHIPS IN METRO MANILA & PROVINCIAL AREAS

In a BMW, seats adjust perfectly to you.
Now the financing does as well.
BMW Financial Services
www.bmw.com.ph

Introducing BMW Financial Services.

Now BMW has focused its engineering expertise to an area as important as driving a BMW – owning one. With BMW Financial Services, you can now get the BMW of your dreams with a financial plan that turns your dream into reality, right now. We will work with you to adjust the monthly payment that works best for you or your business, so that precious working capital won't be tied up.

Choose between these two tested world-class programs that have helped individuals all over the world experience the pleasure of owning and driving a BMW:

BMW Flex Finance – frees up your cash by letting you pay low monthly installments. At the end of your chosen term of 12 up to 48 months, you can either refinance the balloon payment without additional downpayment, or trade-in your BMW as downpayment for a new one.

BMW Auto Finance – a straight auto loan featuring very affordable monthly payment at competitive rates.

Application and approval is through any Authorised BMW Dealer, so buying a BMW is as convenient and enjoyable as driving one.

Both individuals and companies can avail of the innovative financing programs offered by BMW Financial Services. Our staff will sit down with you to work on your specific financing needs, whether it is for one car or a whole fleet – so you can rest easy.

For more information on how you can avail of BMW Financial Services, visit any of our Authorised BMW Dealers listed below or e-mail us at financial.services@bmw.com.ph

The sample table is to illustrate just one way for you to avail of BMW Flex Finance. Actual downpayment and balloon payments may be higher or lower depending on the monthly installment you choose to make.

BMW 316i: Php 1.575 Million	
Downpayment (25%)	Php 393,750
Monthly payment (for 48 month term)	Php 23,970
Balloon payment	Php 551,250

BMW X5 3.0d: Php 4.4 Million	
Downpayment (25%)	Php 1,100,000
Monthly payment (for 48 month term)	Php 66,964
Balloon payment	Php 1,540,000

(You can choose to pay this total amount at the end of the term, or trade-in the vehicle. You also have the option to re-finance this amount if you wish to keep the vehicle.)

* These services are offered in cooperation with Security Bank Corporation. All applications are subject to credit file acceptance by Security Bank Corporation.

BMW Financial Services is another innovative product brought to you by BMW Group Philippines, a company committed to the future growth of the country.

Authorised BMW Dealers
Prestige Cars Makati, Inc. 2324 Pasong Tamo Extension, Makati City • Tel. (02) 892 8127 • Fax (02) 816 7325 | Prestige Cars, Inc. (Libis) 184-A E Rodriguez Ave. Libis, Quezon City • Tel. (02) 638 0734 • Fax (02) 438 0419 | PGA Cars, Inc. 201 EDSA Mandaluyong City Tel. (02) 727 0381 • Fax (02) 727 0390
Pampanga Premier Cars, Inc. Corworld Bldg. San Fernando-Olongapo Highway, San Fernando City • Tel. (045) 963 3175 • Fax (045) 961 4051 | Performance Auto Motor Group, Inc. Magallanes St. corner P. Burgos St., Cebu City • Tel. (032) 256 3491 • Fax (032) 256 3492

PHILIPPINES AS RETIREMENT HAVEN:
Playing Catch-up?

December 13, 2002 • 1:00 - 5:30 pm
Celestino Dizon Auditorium, UA&P Campus, Ortigas Center, Pasig City

- Where the Money Goes: An Analysis of the Spending Patterns of Retirees
- Medical Tourism and Retirement: An Assessment of Prospects
- Opportunities for Retirees in the Philippines
- Retirement Property Projects: How can they prosper?
- Prospects of Domestic-based Tourism Property Developments
- The Philippines as a Retirement Haven: Playing Catch-up?

For more information, please call Ms. Lanie Reyes at
631-1305 / 637-8538 / 637-0912 loc. 356 or e-mail lreyes@uap.edu.ph.

UNIVERSITY OF ASIA AND THE PACIFIC
SCHOOL OF ECONOMICS

ADB readies $150-M loan to boost RP finance sector

By Doris C. Dumlao

THE ASIAN Development Bank is preparing the second phase of a vital financial governance reform program loan for the Philippine non-bank sector worth $150 million in a bid to boost foreign investor confidence in the country.

Based on bank documents on country strategy, the non-bank financial governance program loan, which is targeted for disbursement next year, would also be accompanied by a technical assistance grant of $300,000.

The amount being prepared for this second phase is double the $75 million released by the ADB for the first phase of the non-bank reform program last November.

The areas to be covered by the second phase of the program are:

- establishing an effective anti-money laundering regime;
- increasing investor protection and confidence in the Philippine Stock Exchange;
- strengthening market regulations and the Securities and Exchange Commission's enforcement abilities, and
- facilitate the diversification and innovation in corporate financing.

"To the extent possible, the reform program may also help the government address problems relating to high non-performing loans in the banking sector," the documents said.

The reform program is expected to strengthen foreign investor confidence in the Philippines, promote the development of the capital markets and thereby generate growth and employment, it added.

The bank plans to consult the PSE, the SEC and the Department of Finance for the program loan design. The SEC and the DOF will be the implementing agencies.

One of the ADB's assistance strategies in the Philippines has been to support the development of the financial sector in general and in the non-bank financial sector in particular to help finance growth and reduce poverty.

"Phase 2 of the reform agenda aims to continue supporting the government in enhancing market efficiency, strengthening governance in the financial sector, and addressing the weak and fragmented regulatory and supervisory framework of the non-bank financial sector, including the PSE," the bank said.

The second phase of the program for the non-bank financial sector is the biggest among the five lending products put in the pipeline by the ADB for next year. The other lending projects are: Enhancement of Rural Livelihood in Mindanao Uplands ($34 million); Microfinance for Rural Development ($40 million); Higher Education Development Project ($42.5 million), and Development of Poor Urban Communities ($21.5 million).

The ADB earlier announced $815 million in fresh loans for the Philippines for the next three years, covering 15 projects focusing on socio-environmental development and poverty reduction.

Zeus Holdings, Inc.

TO ALL STOCKHOLDERS:

NOTICE IS HEREBY GIVEN that the Annual Meeting of the Stockholders of Zeus Holdings, Inc. will be held on **12 December 2002** at 1:00 p.m. at the Penthouse, BA-Lepanto Building, 8747 Paseo de Roxas, Makati City.

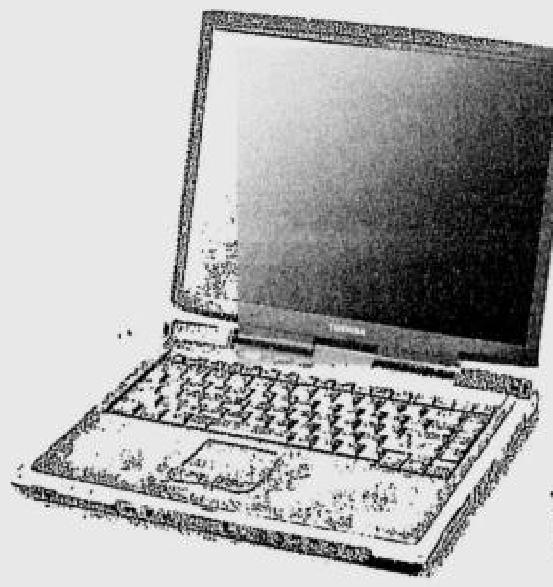
(Sgd.) **Atty. Daisy L. Parker**
Corporate Secretary

Choose freedom.

No.1 Notebook Computer in the Philippines

Source: IDC Asia/Pacific, PC Tracker Q1/Q2 2002

Satellite 2400-A630
- Mobile Intel® Pentium® 4 processor 1.60GHz - M supporting Enhanced Intel® SpeedStep® Technology
- 256MB PC2100 DDR SDRAM (max. 512MB)
- 20.0GB S.M.A.R.T. hard disk drive with built-in HDD shock absorber
- 14.1" XGA TFT active matrix display
- 16MB video memory, 4X AGP Bus
- Convenient all-in-one design: 8X/8X CDRW drive and FDD
- Integrated SD Media slot, USB x 3, 4Mbps FIR, TV-out port
- 56Kbps modem & 10/100Mbps LAN
- Wireless LAN (802.11b) upgradeability with optional Wireless LAN Card Kit
- Microsoft® Windows® XP Professional



with additional 256MB RAM!

₱ 89,995

Affordable All-in-one Notebook Computer
Satellite 1100-A210
- Mobile Intel® Celeron® processor 1.20GHz
- 128MB PC133 SDRAM
- 20.0GB S.M.A.R.T HDD
- 14.1" TFT XGA display
- Built-in 24X CD-ROM & Floppy Disk Drives
- Intel® 830MG integrated graphics with up to 32MB UMA Video Memory
- Internal 56Kbps modem and 10/100Mbps LAN
- TouchPad
- Microsoft® Windows® XP Home Edition

₱ 59,995
with additional 128MB RAM!

FREE high capacity 2nd battery pack

1.18kg light and 14.9mm thin

World's Slimmest Notebook Computer
PORTÉGÉ 2000
- Mobile Intel® Pentium® III processor 750MHz - M supporting Enhanced Intel® SpeedStep® Technology (Ultra Low Voltage)
- 256MB PC 133 SDRAM, up to 512MB
- 12.1" Poly-Silicon XGA TFT
- 20.0GB Hard Disk Drive
- 9.3 hours battery life with high capacity battery pack
- Dual-linked Microsoft® Windows® 2000 Professional or Microsoft® Windows® XP Professional
- 3-year International Limited Warranty

₱ 120,000

Solutions for Business Professionals
TE 2100
- Mobile Intel® Pentium® 4 processor 1.60GHz – M supporting Enhanced Intel® SpeedStep® Technology
- 256MB PC2100 DDR SDRAM
- 30.0GB Hard Disk Drive
- 14.1" XGA TFT color display
- Slim SelectBay 8X/8X/8X CDRW/DVD-ROM drive
- NVIDIA® GeForce4™ 420 Go graphics with 16MB DDR VRAM
- Configurable from 2.4kg
- Dual-linked Microsoft® Windows® XP Professional or Mircosoft® Windows® 2000 Professional
- 3-years International Limited Warranty

₱ 140,000

Featured models come with 1-year international limited warranty (ILW) and carrying-case, unless otherwise stated.

Toshiba recommends Microsoft® Windows® XP Professional for Business

TOSHIBA

Authorized Distributor:
Tricom Dynamics, Inc. www.tricom.com.ph • **MAKATI:** Metro House Bldg. 345 Sen Gil Puyat Ave. Tels 890-6525 to 32 Fax 890-0698 • **CEBU:** 2/F Machay Bldg. 30 Gorordo Ave. Tels 231-5117, 233-7785, 232-6391 Fax 231-0881 • **DAVAO:** G/F LKT Bldg., R. Castillo St., Agdao Tels 227-4137 to 38 Fax 227-4147 • **CAGAYAN DE ORO:** Moreno Bldg., Gusa Highway Tels 22-733-158, 855-5388 Fax 22-733-273

Authorized Dealers:
• **ELECTROWORLD** HEAD OFFICE: 7472054; 7472058 SM MANILA: 5248310; 5247980 BINONDO: 2425490; 2423572 ABENSON-CAINTA: 6815301 SM NORTH EDSA: 9279525; 9240014 ABENSON WALTERMART QUEZON CITY: 4150729 SM CITY FAIRVIEW: 4186064; 4186061 NEW FARMERS PLAZA: 9111494; 9111099; 9111785 SM MEGAMALL: 6331624 to 25; 6329535 ABENSON SHANGRI-LA: 6388019; 6381719 PARK SQUARE: 8132776; 8123880; 8123868 WALTERMART MAKATI: 8929119; 8440596 ABENSON-QUAD: 8940951 SM SOUTHMALL: 8000408 or 04 ALABANG: 8509682; 8508708 WALTERMART CAVITE: (046)4161327; 4162107 WALTERMART STA. ROSA LAGUNA: (049)5491241; (049)5491250 WALTERMART CALAMBA: 5451745 BI—AN LAGUNA: (049)5208209; (049)4112651 SM PAMPANGA: (045)9617178 to 80 ABENSON GENERAL TRIAS: (046)4191148 ABENSON IMUS: (046)4718020 or 30 ABENSON LIPA: (043)4041655 ABENSON CABANATUAN: (044)4611481 • **COMPLINK MARKETING, INC.** HEAD OFFICE: 6871234; 6873165; 6873160 ROBINSONS GALLERIA: 6329896 to 97; 6387048 PARK SQUARE: 8931489; 8931491; 8931493 SM CITY NORTH EDSA: 9209140/41; 9292857 SHANGRI-LA PLAZA: 6374444 to 45 SM CITY MANILA: 4005632; 4005633 SM SOUTHMALL: 8019909 AIRPORT CITIMALL, 5129708 to 09 SM CITY BACOOR: (046) 4177761 to 63 • **THE BRAIN COMPUTER CORP. SAN JUAN:** 7247629; 7271824; 7255427; 7247631; 7210953 • **SILICON VALLEY ALABANG:** 8078987 PARK SQUARE: 8126734 MANILA: 5253218 MEGAMALL: 6331724 STA. LUCIA: 6466536 SOUTHMALL: 8069695 NORTH EDSA: 9275831 HARRISON: 6257731 BACOOR: (46)4177881 PAMPANGA: (45)9612225 • **ARX COMPUTER CENTER ROBINSON'S GALLERIA:** 6320991; 6320579 SHANGRI-LA PLAZA: 6350068 to 69 SM CITY SUCAT: 8208694; 8208771

Authorized Corporate Resellers:
• **F.A.T.KEE:** 7273771 to 74 • **MICROGENESIS BUSINESS SYSTEMS:** 8930264; 8924447; 8924449; 8924451; 8930584; 8930551; 8930552; 8930554; 8930549 • **MICROPHASE ENTERPRISE CO.:** 7500827 to 36, 8128814 • **ZENSHIN SYSTEMS CORP.:** 3650536; 3689395 • **COMPULAB TECHNOLOGY CORP.:** 7514803 to 04

Regional Office:
Toshiba Singapore Pte Ltd, Computer Systems Division, Phone: 65 6270 9989 Fax: 65 6275 1086. www.toshiba.com.sg

Price, design and specifications subject to change without notice. Toshiba will not be liable for editorial, pictorial, typographical errors in this advertisement.
Intel, the Intel Inside logo, Pentium, Celeron and the Intel SpeedStep are trademarks or registered trademarks of Intel Corporation or its subsidiaries in the United States and other countries.
Microsoft and Windows are registered trademarks of Microsoft Corporation.

intel inside pentium 4 m

Now Available
Online warranty registration
pc.toshiba-asia.com/registeronline

pc.toshiba-asia.com

Cocktales

From page B3

But the bank may have pushed its luck too far this time.

According to the grapevine, one of the bank's allies, ex-Press Secretary Tomas Gomez, has written a denunciatory letter to the playboy owner and to the bank board after Gomez woke up to find his (Gomez's) own company as having borrowed, on paper, P250 million from the bank.

Gomez, who has since relocated to the United States, is apparently still so incensed that he has promised to turn state witness to any investigation conducted by the authorities.

Bangko Sentral Governor Rafael Buenaventura is apparently aware of the bank's dodgy practices—"poor asset quality, high credit risks exposure and declining profitability," to quote from a confidential Bangko Sentral report issued in February 2002—but is being stymied by a cobweb of legal impediments.

No wonder his predecessor, Jose Cuisia, lobbied hard against Buenaventura being named by the Management Association of the Philippines as Management Man of the Year.

But that, as they say, is another side issue.

A few good news

• IMAX, the developer and operator of the Imax giant-screen cinema technology, is building an Imax theater and science museum in the reclaimed land off Roxas Boulevard. Headquartered in New York and Toronto and listed in Nasdaq, Imax currently has about 220 Imax-affiliated theaters in 30 countries around the globe.

• ROCKWELL Land has given the go-ahead to start construction of The Manansala after having successfully pre-sold 50 percent of the condo's twin towers.

The Manansala is offering a limited number of 36-square-meter studios at P2.882 million each and one-bedroom, 58-sq.m. condos at P5.275 million/unit.

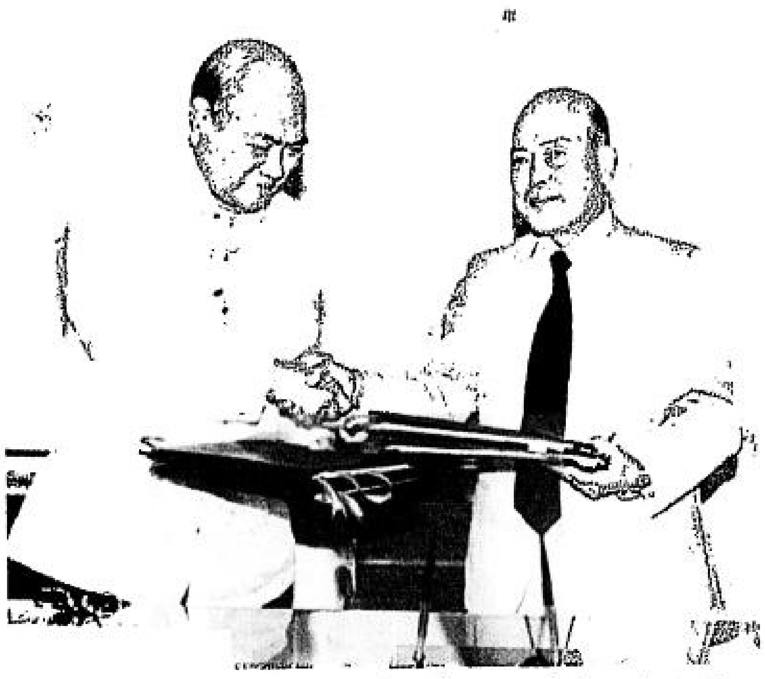
Parking spaces go for P660,000/slot.

• POPEYE'S, the fried-chicken and "soul food" chain from America's Deep South, has finally wangled space in the Ayala Center, taking over the Greenbelt shop vacated by Kitchen, which moved over to the new Greenbelt 3.

Heard through the grapevine

BAYANTEL is holding talks with Sunday Communications, a Hong Kong-based cellular phone company, in connection with Bayantel's long-delayed bid to establish a cellular service.

(Cocktales may be reached by e-mail at cocktales_pdi@yahoo.com or at cocktales_pdi@hotmail.com.)



FOREIGN Secretary Blas F. Ople (left) and Japanese Ambassador to the Philippines Kojiro Takano (right) shake hands after signing and exchanged notes of agreement on two Japanese grant-aid projects: the Improvement of Education Facilities (Phase VI) and the Human Resources Development Scholarship worth approximately 917 million yen (P406 million) on Nov. 20, 2002 at the Department of Foreign Affairs.

Developers pledge to invest ₱100B in new housing projects

By Doris C. Dumlao

THE COUNTRY'S top property developers have pledged to Malacañang up to P100 billion in fresh investments for middle- and low-income housing in a bid to help pump-prime the economy until 2004.

The commitment was presented to President Macapagal-Arroyo on Wednesday night by the Subdivision and Housing Developers Association (SHDA), which includes the Ayalas' Laguna Properties Holdings, the Gokongweis' Robinsons Homes, the Gotianuns' Filinvest Land, Phinma Properties, State Land Investment Corp., R-II Builders, Solar Resources and Confed and Property Co.

In a statement released during the weekend, SHDA said the pledge was to build within the next two years 236,076 housing units to help prepare a new base for socio-economic growth.

The building commitment includes the following:

- more than 77,000 units of low-cost housing worth P28.9 billion based on an average price of P375,000 each;
- 33,084 socialized housing units worth about P6.6 billion at P200,000 each, and
- 66,423 middle-income housing units worth P33.2 billion at P500,000 each.

Seventy-two small, medium, large and publicly listed SHDA developers nationwide are involved in the program, dubbed as SHDA Pledge 200,000.

"Housing and related infrastructure projects are traditionally the pump-priming engine for growth of depressed economies. We believe this SHDA pledge, committed by our member-developers known for their solid track record, will provide the much needed impetus to finally put our growth back on track," SHDA president Jesus Atencio said.

Atencio estimated that housing projects would trigger a 16 percent multiplier effect on the economy. He also recalled that housing and infrastructure projects helped bail out the United States out of economic depression in the 1940s.

He said the commitment was bolstered by the implementation of recent housing reforms—such as EO 45 which speeds up the processing of subdivision licenses and permits, the lowering of housing loan interest rates and the increase in socialized housing ceiling to P225,000.

"These reforms, among many others, are providing the necessary business climate that is greatly encouraging SHDA developers to fast-track their pipeline projects and build more houses," Atencio said.

BPI interested in buying life insurance firms

By Elena R. Torrijos

BANK of the Philippines Islands, the country's second biggest bank, is looking for opportunities to acquire life insurance companies.

In an interview last Friday, BPI president Xavier Loinaz said the Ayala-controlled bank would be interested in life insurance companies that were large enough to significantly expand the bank's existing insurance businesses.

"Historically, we (BPI) have grown through acquisitions," he pointed out. At present, however, the bank was not in active talks with any group for such purpose.

Asked whether BPI was considering selling its life insurance business to a competitor, Loinaz strongly denied there was any such idea or move.

He described the bank's insurance interests as "central" to the bank's strategic growth plan. BPI owns Ayala Life, BPI/MS Insurance Corp., Ayala Healthcare and Ayala Plans. Ayala Life is one of the top 10 life insurance companies in the country.

Recently, Canada-based Manulife acquired the Philippine life and pre-need operations of Commonwealth Bank of Australia, also putting pressure on other top life insurance companies to grow through acquisitions.

Other life insurance companies such as Philippine American Life and General Assurance Co. has also said it would like to acquire medium- to large-sized insurance and preneed companies.

For its part, BPI said that with the new circular approved by the Bangko Sentral ng Pilipinas allowing bancassurance tie-ups, the bank would use its branch and other distribution networks to cross-sell its insurance products.

Bancassurance, essentially referring to such cross-selling arrangements between banks and insurance companies, is seen to help increase the revenues of both types of companies.

The sale of insurance products through bank branch networks has been beneficial to life insurance companies but most revenue or sales still come from a life insurance company's agent force.

RP debts up . . .

From page B1

public debt in proportion to the size of the Philippine economy, government officials stressed that 85 percent of the country's debts were to mature in more than five years and only 15 percent would fall due in a year.

The debt stock released by the Treasury included only the state's local and foreign borrowings and not the external liabilities of the private sector unlike the debt stock statistics released periodically by the Bangko Sentral ng Pilipinas.

National Treasurer Sergio Edeza said the government's requirements to finance the deficit this year could be financed by borrowings since late last year.

This was the time when the Arroyo administration borrowed $415 million from the 10-year yen bond market, $117 million from a one-year Citibank facility, $750 million from the 15-year global bond market, $1.3 billion from the seven-year global bond market, $300 million from the five-year euro bond market, and $500 million from the 10-year global bond market.

Aside from the regular issuance of treasury bills and bonds that contribute P30 billion a month to state coffers, the government also raised P63 billion from retail investors in June and P11 billion from three- and five-year loans with 19 banks recently. In the works would be the issuance of two- and three-year dollar-linked bonds of as much as P10 billion.

The country's rising public debt and a chronic fiscal problem were the reasons why Standard & Poor's downgraded its credit rating outlook on the Philippines to negative from stable.

Other rating firms are planning a similar move especially after the government announced that its 10-month deficit hit P187.6 billion and would likely reach P223 billion this year and P[illegible] billion in 2003.

Robert Nightingale, Adrian Parker, Andy Archibald and Jim Fox, Olympians, 1976

Using a combination of speed and skill, the British team finished victoriously in the Modern Pentathlon in the Montreal Olympics, beating the Czechoslovakian team by 108 points with a score of 15,559 - the best that year. Their efforts won for the team the Gold Medal that year.

Dannie Detching, Anton Tabay, Jong Ticsay and Gold Dubouzet, Technical Advisory Officer, Senior Engineer, Field Operations Head and Senior Specialist, IP Networks, 2002

Using a combination of speed and skill, the team set the standard in Internet set-up speed when they put up a GlobeQUEST Internet Exchange 2Mbps IP link for UNO in just 4 hours, instead of the normal 30-45 days. Their efforts resulted in setting a new standard for speed and customer satisfaction at Globe.

Globe QUEST
Solutions that mean business

A passion for excellence. This is what drives the people behind GlobeQUEST. This explains why we're passionate about finding the right network solution to make your business work.

PRIVATE NETWORKS • BROADBAND INTERNET • DATACENTRES • CORPORATE VOICE • BROADBAND AC

GLOBE TELECOM, INC. 4/F Globe Telecom Plaza, Pioneer corner Madison Streets, 1552 Mandaluyong City, Philippines • Tel No. (632) 7SQUEST (78378) • Fax No. (632) 739-3080
Cebu: Tel No. (032) 416-8950 • Fax No. (032) 415-8951 • Davao: Telefax: (082) 297-4829 • www.globequest.com.ph

GLOBE TELECOM

Partial list only: Prices in Hundred Thousands

ang tan golf Club & Shares, Inc.
SEC Licensed Golf & Club Shares Brokers No. 10573
268 Kalentong Street Mandaluyong City

SELLING			
Alabang "A/B"	1.5M/1.5M	Tagaytay Highland Club	300
Baguio Country Club	650,000	Valley Golf	305
Camp John Hay Golf	230	Wack Wack	6,350,000
Capitol Hills	100	BUYING:	
Eagle Ridge A/C	300/450	Canlubang Golf	470
Forest Hill "A/B/C"	180/220/220	Manila Golf (Indiv.)/Corp	10.2/10.5
Manila Southwoods "A"	430	Manila Polo	2.560M
Mimosa (Ind./Corp.)	120/270	Manila Southwoods "B"	550
Quezon City Sports	190	Sta. Elena A	1.350/1.6M
Sta. Elena A	1.4/1.6	Sherwood	00
Subic Yacht (Indv.)/Corp	120/250	Tagaytay Midlands	700
Tagaytay Midlands	750	Tagaytay Highland Golf	020

More shares & playing rights!
connie ang
Trading Manager/Real Estate Broker
24 Hours Tel: 253-0008 • 256-6001
2330761 • 091835588
Tagaytay Highland • Lenda 3.8 M up • Valle Verde = 11M (House) 3.5 (Town H)

shareXCHANGE
YOUR TRUSTWORTHY CLUB SHARES CONSULTANT
OVER 25 YEARS IN COMBINED CLUB SHARES EXPERIENCE! SEC LIC #99

Partial List 11/22/2002

CLUBS	SELLING AT	CLUBS	SELLING AT	CLUBS	BUYING AT
ALABANG "A"	1.5M	S WOODS "A"	550K	BAGUIO CC	Call now
ALABANG "B"	1.6M	S WOODS "B"	600K	CANYON WOODS	180K
BAGUIO CC	680K	ORCHARD "A"	Call now	CC @ TAG	330K
CALATAGAN "A"	90K	RIVIERA "A"	Call now	CELEBRITY	180K
CAMP JOHN HAY	270K	STA ELENA "A"	1.62M	FAIRWAYS "A"	250K
CANLUBANG GC	500K	TAG HLANDS	800K	MLA POLO	2.475M
CAPITOL HILLS	115K	TAG MIDLANDS	760K	S'WOODS "A"	Call now
CC @ TAG	370K	VALLEY GOLF	310K	VALLE VERDE	150K
MLA GOLF (IND)	12M	WACK WACK	6.5M	VALLEY GOLF	300K
				WACKWACK	6.3M

PARTIAL AVAILABLE LESSORS FOR PLAYING RIGHTS

ALABANG CC "A"	25K	MIMOSA (INDIV)	5K	TAG MIDLANDS	30K
CC @ TAG	10K	RIVIERA "A"	15K	THE C'TRY CLUB	Call Now
EAGLE RIDGE "A"	10K	STA. ELENA "A"	65K	VALLEY GOLF	15K
MANILA GOLF	400K	TAG H'LANDS	35K	WACKWACK	90K

TERE TABUENA, LYRA, NICOLE, JAN, LEIZA, FRANCO DEL ROSARIO
809-8233 / 809-8283 / 890-6870-71 / 0918-9043388
E-mail: clubshar@flextron.com / Fax: 809-8074

FRANCISCO V. DEL ROSARIO HOLDINGS, INC.
YOUR TRUSTED SPECIALIST BROKER SINCE 1982 • SEC License #2115
OUR 21st Year
BUY/SELL COUNTRY CLUB SHARES
AS OF NOVEMBER 22, 2002

	ASKED PRICE	BID PRICE
ALABANG COUNTRY CLUB "A"	1,500,000.00	-
BAGUIO COUNTRY CLUB	700,000.00	Please call
CALATAGAN GOLF CLUB	70,000.00	-
CALIRAYA GOLF	300,000.00	-
CAPITOL HILLS GOLF CLUB	-	100,000.00
COUNTRY CLUB AT TAGAYTAY *	360,000.00	-
EAGLE RIDGE "A"	350,000.00	
FOREST HILLS GOLF CLUB "C"	220,000.00	
MAKATI SPORTS CLUB "A"	240,000.00	
MANILA SOUTHWOODS "A"	490,000.00	-
MANILA SOUTHWOODS "B"	550,000.00	Please call
MANILA GOLF CLUB (Corp.)	Please call	10,500,000.00
MANILA POLO CLUB	2,600,000.00	2,400,000.00
ORCHARD GOLF CLUB	Please call	Please call
PUEBLO DE ORO	400,000.00	-
PACIFIC AIRE BEACH CLUB "A"	160,000.00	
QUEZON CITY SPORTS CLUB	200,000.00	
RIVIERA GOLF CLUB "C"	300,000.00	-
ROCKWELL CLUB (Ind.)	380,000.00	Please call
ROYALE TAGAYTAY	Please call	-
SHERWOOD HILLS "A"	-	55,000.00
SHERWOOD HILLS "B"	120,000.00	Please call
SPA & LODGE *	600,000.00	Please call
SPLENDIDO	500,000.00	-
SUBIC BAY YACHT CLUB	160,000.00	Please call
TAGAYTAY MIDLANDS *	-	Please call
WACK WACK GOLF CLUB	6,500,000.00	Please call
OTHERS	Please call	Please call

[illegible] on installment for further details please call
PLAYING RIGHTS ALSO AVAILABLE • PLEASE INQUIRE
AMELIA B. MAGAT
or call
ROMEO M. RIBAÑO • SHIONEL PIGA / REYNALDO CUEVAS
Ground Floor, Tuscan Building, 114 Herrera Street
Legaspi Village, Makati City
Tels. 818-6901 • 818-6936 • 818-6948 Fax 818-5453
E-mail address: lyrta@info.com.ph

G & W clubshares
SEC License Broker No. A-17597 As of November 25, 2002

CLUB	SELLER	BUYER
Alabang Country Club "A"	1,500,000	1,300,000
Alabang Country Club "B"	1,600,000	-
Baguio Country Club	670,000	-
Camp John Hay	240,000	Pls. Call
Capitol Hills Golf & CC A/B*	110,000	100,000
Canyon Woods	190,000	Pls. Call
Canlubang Golf	495,000	-
Calatagan Golf Club	80,000	60,000
Celebrity Sports Club	200,000	150,000
City Sports Club	630,000	Pls. Call
Club Filipino	170,000	150,000
Eagleridge "A"/"C"*	330,000/500,000*	-
Eastridge "B"	150,000	-
Evercrest	135,000	-
Fairways & Blue Waters CI	800,000	-
Fontana D/C*/A**	70,000/140,000*/230,000**	-
Forest Hills "A"/C*	190,000/250,000*	180,000
Manila Golf Ind./Corp.*	12,600,000*	
Manila Polo	2,700,000	2,400,000
Makati Sports Club A/B*	260,000	220,000
Manila Yacht Club	610,000	-
Manila Southwoods A/B*	550,000/720,000*	450,000
Metropolitan Club	100,000	-
Mimosa Golf Ind./Corp.*/C2	140,000	100,000/200,000*/290,000
Mt. Malarayat Ind./Corp.*	350,000/450,000*	300,000
Orchard Golf A/ Corp*	Pls. Call	Pls. Call
Phil. Columbian	65,000	Pls. Call
Puerto Azul "A"/"B"	100,000/150,000*	-
Punta Fuego	560,000	400,000
Quezon City Sports Club "A"	220,000	180,000
Riviera Golf "A"/"C"*	150,000/380,000*	-
Riviera Golf "B"	180,000	130,000
Royale Tagaytay A/C*	100,000/Pls. Call*	-
Rockwell Leisure Club	350,000	-
Sherwoods "A"/"B"*/"C"**	85,000/Pls. Call*	55,000/70,000
Sta. Elena Golf "A"/B*	1,450,000	Pls. Call
Subic Bay Yacht Club "Corp"	250,000	-
Subic Golf	145,000	-
Tagaytay Country Club	360,000	330,000
Tagaytay Highlands Golf & CC	Pls. Call	780,000
Tagaytay Midlands	780,000	720,000
Valley Golf & CC	330,000	250,000
Valle Verde (Indiv.)	160,000	130,000
Wack Wack Golf	-	Pls. Call

FREE PLAYING RIGHTS AVAILABLE
TL 6836309/Tel. No. 6359918/6359830/6359725/0919/7041848/0917/8191914
Mon. - Fri. 9:00 am - 6:00 pm Sat.: 8:00 am - 12:00 pm
Unit 1402 Medical Plaza Ortigas, San Miguel Avenue, Pasig City

MAKATI GOLF CLUB
the first fully-automated driving range in the country,
IS OFFERING FREE TRIAL
TO ALL INTERESTED BUYERS
STRICTLY BY APPOINTMENT.
Please call our Membership Sales Consultants at 840-1761.

GG & A Club Shares
SEC License Broker #007575 * As of November 25, 2002

CLUB	BUYER	SELLER
Alabang Country Club "A" (Filipino)	1,400,000	1,500,000
Alabang Country Club "B" (Foreigner)	-	1,600,000
Baguio Country Club	Please Call	680,000
Calatagan Golf Club "A"	-	80,000
Calatagan Golf Club "B"	-	110,000
Camp John Hay	-	240,000
Canlubang	450,000	550,000
Canyonwoods	-	180,000
Capitol Hills	-	110,000
Celebrity Sports Club	180,000	190,000
Eagle Ridge "A"/"B"/"C"	Please Call	Please Call
Eastridge "A"	-	110,000
Evercrest "A"	-	100,000
Forest Hills "A"	-	200,000
Forest Hills "B"	-	280,000
Forest Hills "C"	-	280,000
Makati Sports Club "A"	235,000	280,000
Makati Sports Club "B"	-	280,000
Manila Golf (Corporate)	-	12,550,000
Manila Golf (Individual)	10,000,000	Please Call
Manila Polo	Please Call	-
Manila Southwoods "A"	-	650,000
Manila Southwoods "B"	-	700,000
Manila Yacht Club	-	Please Call
Metropolitan Club "A"	-	130,000
Metropolitan Club "B"	-	140,000
Mimosa (Individual)	-	120,000
Montemar (Individual)	-	35,000
Mt. Malarayat (Individual)	Please Call	300,000
Orchard Golf Club "A"/"B"/"C"	Please Call	Please Call
Puerto Azul	-	100,000
Punta Fuego		Please Call
Quezon City Sports Club	195,000	220,000
Riviera Golf & Country Club "A"	-	Please Call
Rockwell	350,000	450,000
Sherwood Hills "A"	-	90,000
Sta. Elena "A"	-	1,500,000
Sta. Elena "B"	-	1,550,000
Subic Bay Yacht (Corporate)	-	280,000
Subic Bay Yacht (Individual)	-	170,000
Tagaytay Country Club	*350,000	400,000
Tagaytay Highlands	800,000	850,000
Tagaytay Midlands	Please Call	750,000
The Country Club	Please Call	Please Call
Valle Verde (Individual)	130,000	170,000
Valley Golf	Please Call	310,000
Wack-Wack Golf Club	Please Call	7,300,000

*PLAYING RIGHTS ALSO AVAILABLE
For more information, please call:
MAKATI 8401761• Fax 8943021/ 7507694 • Mobile 0917-8408207
ALABANG 8508223• Fax 7721817 • Mobile 0917-8408231
or e-mail at: ggashare@mozcom.com
Penthouse Pacific Star Bldg., Sen Gil Puyat cor Makati Ave., Makati City
GET OUR LATEST CLUB SHARE QUOTES BY TEXTING
GGA HELP
to 2333 for GLOBE Handyphone subscribers
or 288 for Smart Gold & Buddy subscribers
Visit us at www.ggaclubshares.com

Deficit widens, gov't can't budge it

MR. BEARBULL

Ron Nathan

I SENT in my courtesy resignation to President Macapagal-Arroyo. At first, she was mystified but apparently she reads the INQUIRER and said, "If he is the guy who writes those awful puns and dreadful limericks, accept with alacrity." Fortunately, Alacrity was on vacation so I am still here, but it was a close call.

I called Piatco and asked why they had built only one runway as all modern airports have several. They were kind enough to explain to me that they had intended to build two, but the architect's pencil broke.

Sen. PanfiloLacson has already disclosed his intention to run for President in tandem with Fernando Poe Jr. According to a text message circulating, FPJ was asked what he would do with the budget deficit. He is alleged to have replied, "Sell it to the Japanese. Whatever we get for it will help." I am sure he will make a very good VP, or even President. I feel it only fair to declare that I will also be running, coupled with Diana Zubiri in her teeny bikini. Limerick time:

There was a young man with a hernia
Who said to his doctor, "Goldernia,
When improving my middle
Be sure you don't fiddle
With matters that do not concernia."

* * *

An indolent vicar of Bray
His roses, allowed to decay,
His wife more alert
Bought a powerful squirt
And said to her spouse, "Let us spray."

I really hit the jackpot this week with my BUY of MERB. I managed to get a short couple of paragraphs in the INQUIRER on Monday, saying that the government could not abandon the company and leave us all in the dark. Next day, in my daily newsletter I wrote to subscribers in bold type:

"Today was a very bad day, with the Phisix losing 24 points to 1,035. The reason was the surprise ruling by the Supreme Court on Meralco. They reversed the Court of Appeals decision, which was totally unexpected, and the shares gapped down sharply, closing limit down at P9.90 in heavy turnover. Foreign brokers were panicking just as they did in FPH, when they were completely wrong, and they were net sellers of P86 million. It does not appear as if they have finished, so the stock will probably open lower tomorrow. But for those prepared to gamble, I feel that the next few days will offer an opportunity to make money in the short term.

"The decision of the Supreme Court on the overcharging case of Meralco came as a surprise. First, the odds were on the side of MER since the Court of Appeals had earlier ruled in their favor. Secondly, the economic repercussions of a negative decision could be disastrous. The impact of a P28-billion refund on Meralco will reduce its book value from P69 to P41. However, the refunds may be much less, and the ERC could still grant a rate hike if the company adapts its formula to comply with the ruling of the Supreme Court. If MERB can weather the storm and bounce back, a price to book of 0.50x should be acceptable for the near term, which would indicate an eventual price of P19.

"Foreign brokers dominate our market and they tend to panic on bad news and to become euphoric on good news. Once they stop selling, which may take a few days, MERB should bounce back because the economy and the country cannot survive without power. Meralco supplies 70 percent of Luzon and it is inconceivable that the government will not lift a finger to help the company, particularly as it has a 26-percent stake to protect."

A foreign broker said that the fall in MERB had been overdone and he expected the stock to recover to P18. He agreed on the book value but anticipated that the refunds would probably be delayed beyond 2004, as it would cripple the company's service. Today, industry committed itself by declaring it would accept deferred payments because this is not a case of saving the company or the Lopez family, but of saving the country from returning to the dark ages. Otherwise, whoever wins the next election will be powerless.

The budget deficit has widened from P166 billion at end September to P188 billion at the end of October. This is P10 billion worse than expected and it now looks as if the deficit will hit P220 billion by the yearend. This will prompt all three agencies to downgrade sovereign debt, probably to junk status, Bangko Sentral ng Pilipinas governor, Mr. Buenaventura, who has done a commendable job this year, admits that he is worried. A negative rating will mean paying higher rates to borrow money to fund the balance of next year's deficit, and this will lead to higher inflation and a weak currency.

If the Senate passes the Clean Air Act in January, as it should, this will add P1.50 to the price of gasoline. As virtually all our food is transported from the provinces, food prices will automatically increase and possibly fares as well. People will need an increase in pay, even though most businesses cannot afford it, and bearing in mind the 2004 election, the government will have no option but to grant one. This will make our exports less competitive and slow down economic growth next year. The Phisix may hold the 980 level but it is difficult to see what will push the stock market higher. At best, we can expect some window dressing at the yearend.

My pick of TEL, two weeks ago at P226, has really done exceptionally well. Today it is trading at P270, after P282.50. It gave three KAGI BUYS, which is very rare. As I am on a roll, I have decided not to accept any more subscribers, unless someone drops out, and concentrate on advising those I already have. I will also cut down on answering emails from other readers, as I do not have the time. mrbearbull@hotmail.com.

PSE seeks ways to boost trade surveillance system

By Doris C. Dumlao

THE PHILIPPINE Stock Exchange is seeking ways on how to boost its compliance and surveillance system in order to better curb manipulative practices and insider trading.

PSE president Ernest Leung said the local bourse would like to take advantage of modern technology to better monitor extraordinary trading patterns in the exchange in the future. He said he hoped the PSE could get a technical assistance grant from multilateral institutions to beef up its "alert" system.

Leung said an Australian software service firm was currently offering an alert system containing 13 modules worth $250,000 but noted that this was still too expensive for the PSE.

The sluggish market conditions have weighed down on the PSE's revenue stream in the last few years.

Nevertheless, Leung said part of the PSE's strategy would be to acquire such tools to detect manipulative patterns in the exchange. He said there was a need to strengthen the PSE's compliance and surveillance system to prevent manipulative practices.

"These things can be monitored better if our eyes were exposed to technology," Leung said, noting that the PSE currently had to contend with a lot of equipment limitations.

But the PSE has an existing alert system in place based on price, volume and value of stock prices. Only last week, Leung announced that the PSE, based on these key indicators, had started a probe on the extraordinary trading of shares of Manila Electric Co. prior to the release of a Supreme Court ruling ordering billions of consumer refund.

Years ago, confidence in the PSE was shaken by the BW Resources Corp. price manipulation scandal involving a crony of ousted President Estrada.

Stocks seen to firm up

From page B1

tain some upside momentum this week.

"Although the outlook on the economy is grim, the downward revisions on the country's economic targets can still be positive as it reduces the potential for further shocks. The new targets are more realistic and should take away frustrations of over-optimism in the future," Vistan said.

Vistan also said that seasonal factors should support a decent rally, but noted that the market was not likely to sustain gains on a long-term basis.

The November-December-January period is typically the time when window-dressing is prominent and investors become more optimistic about the coming year, he said, noting however that the Santa Claus rally should fizzle out by the first quarter.

On the other hand, stock market portal 2tradeasia.com said there were trading opportunities within 1,050-1,070 that may be supported by views that several large-capital leaders have hit bargain levels.

"Possibilities for a more upbeat sentiment might stem from fund managers' optimism for a gradual recovery in the US economy, which is likely to be primed by improved sales from consumer shares and retailers as well as tech-related counters," 2tradeasia.com said.

It also agreed that the recent downscaling of targets could be viewed in a positive light, as variables come off to a "more realistic" scenario.

"More emphasis, however, will be given on how officials will balance plugging the leak on the budget gap problem without affecting aggressively local business costs," it explained.

The market's immediate support is seen at 1,030 and resistance at 1,100.

BPI Securities, on the other hand, said most investors would still likely stay on the sidelines as they await new developments to perk up sentiment.

On a technical basis, BPI Securities said the Phisix would need to break the 1,040-1,050 resistance range and the 1,070 trendline resistance to bolster market confidence, noting that the technical indicators still pointed to mixed sentiment.

BPI Securities said the market would likely move sideways and consolidate within the 1,000 to 1,040 range this week. *Doris C. Dumlao*

PHILIPPINE STOCK EXCHANGE

(As of Friday, November 22, 2002)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Banco de Oro Univ. Bank	17.75	17.75	17.75	17.75	14,000
Bank of the Phil. Islands	39.5	40.5	39.5	40	596,300
China Banking Corp.	620	620	620	620	1,260
Citystate Savings Bank	14.25	14.25	14.25	14.25	2,100
Equitable PCI Bank Inc.	26	26.5	26	26.5	86,900
Metropolitan Bank & Trust	31	32	30.5	31	124,100
Prudential Bank	450	450	450	450	4,740
Philippine National Bank	25	26	25	26	35,700
Union Bank of the Phil.	18.25	18.5	18.25	18.5	8,000
FINANCIAL SERVICE					
Bankard Inc.	1	1	1	1	30,000
Filipino Fund Inc.	0.39	0.4	0.39	0.4	50,000
Manulife Financial Corp.	1260	1280	1260	1280	5,230
Sun Life Financial Serv.	915	920	915	920	3,270
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp.	14	14.5	14	14.5	2,100
Digital Telecom Phils. Inc.	0.4	0.41	0.38	0.38	2,200,000
Globe Telecom Inc.	407.5	410	407.5	410	52,040
Ipeople Inc.	0.7	0.7	0.7	0.7	50,000
Island Info and Tech Inc.	0.026	0.026	0.026	0.026	800,000
ISM Communications Corp.	0.015	0.015	0.011	0.011	11,000,000
Manila Bulletin Pub. Corp.	3.7	3.8	3.6	3.8	130,000
Pilipino Tel. Corp.	0.215	0.225	0.215	0.225	2,840,000
Phil. Telegraph & Tel. Co.	0.16	0.16	0.16	0.16	100,000
Phil. Long Dis Tel Co.	262.5	282.5	260	270	386,510
Philweb.Com Inc.	0.01	0.01	0.0095	0.01	10,000,000
POWER & ENERGY					
Manila Electric Co. A	9.4	10.5	9.4	10.5	157,000
Manila Electric Co. B	11	12	11	12	4,539,700
Petron Corp.	1.56	1.6	1.56	1.6	1,650,000
Salcon Power Corp.	1.6	1.6	1.6	1.6	5,000
Trans-Asia Oil and Energy	0.89	0.9	0.89	0.9	220,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	1.24	1.24	1.24	1.24	1,300,000
Int'l Container Term'l Sv	2.24	2.3	2.24	2.3	58,000
Lorenzo Shipping Corp.	0.24	0.24	0.24	0.24	20,000
William, Gothong & Aboitiz	3.45	3.45	3.45	3.45	185,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Fortune Cement Corp.	0.12	0.12	0.12	0.12	110,000
Union Cement Corp.	0.68	0.68	0.68	0.68	10,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	2.16	2.16	2.16	2.16	116,000
Jollibee Foods Corp.	15	15	15	15	4,000
La Tondeña Distillers Inc.	34.5	34.5	34.5	34.5	161,000
San Miguel Corp. A	58.5	59	58.5	58.5	112,900
San Miguel Corp. B	64.5	64.5	64.5	64.5	180,400
HOLDING FIRMS					
Ayala Corp.	4.7	4.9	4.7	4.85	1,705,000
Alsons Cons. Res. Inc.	0.075	0.075	0.075	0.075	300,000
Aboitiz Equity Ventures	2.32	2.32	2.3	2.3	1,225,000
A. Soriano Corp.	0.41	0.43	0.41	0.43	3,550,000
ATN Holdings Inc.	2.26	2.4	2.26	2.4	20,000
Bacnotan Cons Indus Inc.	10	10	10	10	30,000
Benpres Holdings Corp.	0.15	0.155	0.15	0.15	3,800,000
Crown Equities Inc.	0.14	0.14	0.14	0.14	300,000
Filinvest Dev. Corp.	1.18	1.2	1.18	1.2	210,000
First Phil Hldgs. Corp.	11	11.25	11	11	251,600
Ionics Inc.	1.2	1.22	1.18	1.2	388,000
J.G. Summit Holdings Inc.	1.4	1.4	1.4	1.4	100,000
Megaworld Corp.	0.59	0.6	0.59	0.6	1,170,000
Metro Pacific Corp.	0.22	0.23	0.215	0.22	4,250,000
Roxas Holdings Inc.	0.86	0.86	0.86	0.86	30,000
Solid Group Inc.	0.24	0.24	0.24	0.24	40,000
Uniwide Holdings Inc.	0.041	0.041	0.041	0.041	500,000
MANUFACTURING, DISTRIBUTION & TRADING					
Corro-Coat Inc.	1.24	1.24	1.24	1.24	10,000
Euro-Med Lab. Phil. Inc.	4.2	4.8	4.1	4.8	20,000
Interphil Labs Inc. A	1.9	1.9	1.9	1.9	389,000
Jardine Davies Inc.	18	18	18	18	7,300
Mabuhay Vinyl Corp.	0.52	0.52	0.52	0.52	30,000
HOTEL, RECREATION & OTHER SERVICE					
Belle Corp.	0.36	0.36	0.36	0.36	730,000
Acesite Phils Hotel Corp.	2	2	1.5	1.5	26,000
Leisure & Resorts Corp.	0.29	0.29	0.29	0.29	100,000
Premiere Ent. Prod. Inc.	0.1	0.1	0.1	0.1	100,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp.(Pdr)	15.25	15.25	15	15	102,900
OTHERS					
Centro Escolar University	3.55	4.3	3.55	4.3	11,000
PROPERTY					
Ayala Land Inc.	5	5.2	5	5.2	13,870,000
Cityland Development Corp.	2	2	2	2	100,000
C & P Homes Inc.	0.15	0.15	0.15	0.15	1,000,000
Cyber Bay Corp.	0.11	0.11	0.11	0.11	850,000
Empire East Land Inc.	0.14	0.14	0.14	0.14	400,000
Filinvest Land Inc.	0.89	0.93	0.89	0.93	4,590,000
Highlands Prime Inc.	1.94	1.94	1.92	1.92	210,000
MRC Allied Ind. Inc.	0.12	0.12	0.12	0.12	380,000
SM Development Corp.	1.06	1.06	1.06	1.06	444,000
SM Prime Holdings Inc.	5.2	5.3	5.2	5.3	1,800,000
MINING					
Lepanto Cons Mng. Co. A	0.17	0.175	0.17	0.175	100,000
Lepanto Cons. Mng. Co. B	0.17	0.17	0.17	0.17	160,000
Manila Mining Corp. A	0.003	0.003	0.003	0.003	2,000,000
Polar Mines & Dev't Corp.	0.014	0.014	0.014	0.014	2,000,000
OIL					
Imperial Res.	0.011	0.011	0.011	0.011	1,100,000
Interport Res.	0.0014	0.0014	0.0014	0.0014	1,000,000
Oriental Pet. & Min. A	0.0024	0.0024	0.0024	0.0024	10,000,000

	SHARES	VALUE(P)
Bank & Fin Svc	961,601	43,961,292.00
Comm'l & Ind'l	55,785,450	234,479,175.00
PRO	23,644,000	85,936,640.00
Mining	4,260,000	78,650.00
OIL	12,100,000	37,500.00
GRAND TOTALS :	96,751,051	364,493,257.00
	AVERAGES	
Bank & Fin Svc	400.02	UP 9.35
Comm'l & Ind'l	1,474.97	UP 23.18
PRO	469.58	UP 19.40
Mining	1,079.14	UP 12.89
OIL	1.27	UNCH 0.00
All Shares Index	636.57	UP 17.82
Composite	1,054.80	UP 23.96

NO. OF ADVANCES: 38; NO. OF DECLINES: 14; NO. OF UNCHANGED: 33;
NO. OF TRADED ISSUES: 85; NO. OF TRADES: 1,860

CURRENCIES

Nov. 22, 2002 Country	Unit	Euro Equivalent	Foreign currency in US$	Foreign currency in Peso
United States	Dollar	0.997705	1.000000	53.592000
Japan	Yen	0.008136	0.008155	0.437000
United Kingdom	Pound	1.578170	1.581800	84.771800
Hongkong	Dollar	0.127928	0.128222	6.871700
Switzerland	Franc	0.680238	0.681803	36.539200
Canada	Dollar	0.632540	0.633995	33.977100
Singapore	Dollar	0.563994	0.565291	30.295100
Australia	Dollar	0.560319	0.561608	30.097700
Bahrain	Dinar*	2.647136	2.653224	142.191600
Saudi Arabia	Rial	0.266055	0.266667	14.291200
Brunei	Dollar	0.562087	0.563380	30.192700
Indonesia	Rupiah	0.000111	0.000111	0.005900
Thailand	Baht	0.022983	0.023036	1.234500
UAE	Dirham	0.271669	0.272294	14.592800
Euro	Euro	1.000000	1.002300	53.715300
Argentina	Peso	0.285058	0.285714	15.312000
Brazil	REAL	0.283278	0.283930	15.216400
Denmark	Kroner	0.134588	0.134898	7.229500
India	Rupee	0.020738	0.020786	1.114000
Malaysia	Ringgit	0.262589	0.263193	14.105000
Mexico	New Peso	0.098597	0.098824	5.296200
New Zealand	Dollar	0.500856	0.502008	26.903600
Norway	Kroner	0.136876	0.137191	7.352300
Pakistan	Rupee	0.017128	0.017167	0.920000
South Africa	Rand	0.104069	0.104308	5.590100
Korea	Won	0.000830	0.000832	0.044600
Sweden	Kroner	0.111204	0.111460	5.973400
Syria	Pound	0.019372	0.019417	1.040600
Taiwan	Nt Dollar	0.028794	0.028860	1.546700
Venezuela	Bolivar	0.000753	0.000755	0.040500

Nat'l Steel . . .

From page B1

that would be used to hold NSC's various assets.

The group is reviewing whether to put up separate entities to hold NSC's various steel product lines in order to attract more buyers and hasten the implementation of the rehabilitation program.

Under the MOA, the banks can proceed with its plan to hold an international bidding for NSC's assets subject to certain conditions.

Roxas said the MOA mandated an 85-percent vote of the board on critical issues such as change in corporate direction, issuance of equity instruments, raising debt amounting to more than 20 percent of the firm's paid-up capital, and disposal of assets at less than 80 percent of the assessed value. Danaharta will maintain its veto power on key board matters despite its reduced stake.

Roxas said the agreement adopted lenient terms in the payment of the company's debt such as limiting interest expense to no more than its cash flow. He said the banks and owners did not want to burden the NSC with interest dues early on its rehabilitation program.

Aside from this, Roxas said the banks would haggle for more easy terms on their payables to employees and suppliers while it would plead with local government units to condone its multimillion-peso worth of back taxes.

The agreement will end a long and bitter fight between owners and creditors of the bankrupt NSC, which closed down in November 1999 due to its huge debt and inability to cope with the surge in cheap steel imports.

Insurance on Flight 585

QUESTIONS OF POLICIES

Honesto C. General

THE INSURANCE on Laoag Air's Flight 585 that crashed in Manila Bay two weeks ago was the topic of some spirited discussion at my breakfast club of practitioners last Tuesday.

Aviation insurance is an important line in the industry. The standard policy on aircraft is quite comprehensive. It starts with the coverage on the hull—the plane itself. The sum insured is based on sound value; that is, the estimated brand-new value less depreciation. Considering that the plane was supposed to be 40 years old, the hull was not worth much. But the engines, which could have been brand-new, were worth a lot.

Then, there is the personal accident coverage on the pilots and the cabin crew. No pilot will fly a plane without this insurance. Death, disablement and medical expenses are covered.

Then, there is the third-party liability coverage. If the plane had crashed into some fishing boats, this section of the policy would pay for the damage. If the fuel tank broke up and the ensuing oil spill ruined some oyster beds, the damage is covered. If the plane had crashed into a residential area, the damage is covered.

Then, there is the cargo and baggage liability cover. This cover includes loss or damage of hand-carried luggage.

To the public, the most important is the passenger liability cover. Death, disablement and medical expenses are covered. This cover is written on an "admitted liability" basis. That is, the airline admits its liability and the passenger or his representative need not prove that the airline or its employees, or agents were negligent. This is something similar to your "no-fault" clause in your motor car policy.

Normally, one policy is issued to cover everything. But I hear the local company that issued the policy on Flight 585 has said that they did not cover the hull. The only explanation I can think of is that the lessor insisted on a dollar-denominated policy to be issued abroad.

The owner has been quoted in the papers that the insurance policy will pay all claims. This is not for him to say. He has to prove his claim to the insurance company.

At this point, let me say that pilot error is covered. But there is an aspect that bothered our breakfast group. An implied warranty in the policy requires that the aircraft must be airworthy before takeoff. When a plane crashes just after takeoff, before it reaches cruising altitude, and both engines were supposed to have conked out, the insurance company and its adjusters will certainly look very, very carefully on the airworthiness of the aircraft.

Maintaining an aircraft follows a strict prescribed schedule set by the manufacturer. Records are kept duly signed by the chief of maintenance. After a set number of operating hours, engines are scrapped and replace with brand-new ones. The pilot will not fly unless he sees the signature of the maintenance chief giving the go-ahead. Nonetheless, the insurance company and its adjusters will certainly investigate closely the airworthiness of Flight 585.

If the aircraft was not airworthy at the time of takeoff, the insurance company will have a strong and valid reason to deny all claims. That will be bigger news than the crash itself.

Oil firms to start selling cleaner fuel next month

By Ronnel W. Domingo

LOCAL oil companies are set to sell—initially at their own expense—gasoline with less harmful contents next month, according to industry sources.

This means gasoline products that meet the 2003 provisions of the Clean Air Act will be in the market earlier than expected despite fears that the stricter rules may jack up fuel prices.

In an interview, Fernando Martinez, president of the New Petroleum Players Association of the Philippines (NPPAP), said at least three new players were ready to introduce gasoline products that meet the law's standards next month.

"Unioil Petroleum Philippines Inc., Eastern Petroleum Corp. and Subic Bay Distribution all have shipments arriving this month," Martinez disclosed.

The Clean Air Act provides that by next year, the aromatic content of unleaded gasoline sold in the local market should not be more than 35 percent while benzene should be not more than 2 percent of volume.

The current maximum allowed content of aromatics and benzene are 40 percent and 4 percent.

The aromatic content of gasoline is considered the most toxic component of the fuel, while benzene is known to cause cancer.

On the other hand, aromatics and benzene contribute to the increase of octane rating or the efficiency of gasoline.

"The NPPAP supports the 2003 provisions of the law (as opposed to seeking a deferment of these)," Martinez said.

He said other new players like Seaoil Petroleum, Flying V would be ready with compliant products by Jan. 1.

Martinez said as far as the new players were concerned, following the new specifications would cost an additional 50 centavos per liter at the most.

"We would be cutting our margins to absorb the costs in December," Martinez said. "Price increases starting in January would depend on the local oil majors."

The "Big Three"—Petron Corp., Pilipinas Shell Petroleum Corp. and Caltex Philippines Inc.—earlier called for a deferment of the implementation of the new rules, citing the prohibitive costs of compliance.

The three oil giants' refineries are not capable of producing compliant products. Industry figures show that they would need $40 million to $60 million to upgrade their refineries, which would translate to increases of 80 centavos to P1.50 per liter in pump prices.

In an interview, a source from one of the oil giants said refinery upgrades would take three years to implement.

Sky-Home venture, Destiny start talks . . .

From page B1

opportunity for a partnership but there's nothing definite yet," he said.

He explained that it was common for businesses to signs MOAs before even beginning to discuss anything that would affect the involved parties' businesses.

"Some parties may be confusing the intent to study (a possible partnership) with an actual merger. We've always looked at the possibility of taking in a partner. It just so happens that Beyond is the one we're talking to right now," Mañalac said.

your COMPLETE SMS / TEXT Application in a BOX
Reach your Target Market INSTANTLY!
commxGATE
IMMEDIATELY RUN INTERACTIVE MARKETING CAMPAIGNS VIA TEXT/SMS
- launch new products/ branding via text.
- automatically broadcast promos, discounts and events.
- receive customer feedback 24hrs. a day, 7 days a week
- send personalized greeting messages automatically
- run text to email and email to text

PLUS Easily Write and Run your own Text/SMS Application.
- text-based quiz
- downloadable logos & ringtones
- receive orders & bookings via text
- sales and inventory management via text
- automatic bill payment reminder

...and a lot more!

VISIT US for a FREE Demo!

PACKAGE:
- INSTALLATION DISK
- PLUG"n"PLAY WIRELESS MODEM

COMPUFIX, INCORPORATED
G/F Princess Bldg. 104 Esteban Street, Legaspi Village, Makati City
Tel.: (632) 840-2643 • 840-2644 • Fax: (632) 867-2110
EMAIL: compufix@info.com.ph • URL: www.ahdgroup.com

Compaq business
SOMETIMES, ALL YOU NEED TO GET UP AND RUNNING IS A WAY TO GET STARTED.

Desktop Bundle
5 units Compaq Evo D510S deskto
1 unit hp ProLiant ML310 server
1 unit hp LaserJet 1000

Total package price
PhP 364,908.00

12 months leasing option:
PhP 34,907.00 per month

24 months leasing option:
PhP 18,620.00 per month

Compaq Evo D510 desktop
- Intel® Pentium® 4 processor 2GHz
- 128MB DDRAM
- 40GB HDD
- 10/100 mbps LAN card
- 48x CD ROM
- Dual install Microsoft® Windows® 2000 Microsoft® Windows® XP
- 43.18 cm (17") CRT Display
- 3 years warranty on parts and labor

hp ProLiant
- Intel® Pentium® 4 processor 2GHz
- 512K L2 cache
- 400MHz system bus
- memory expansion to 16GB
- max memory of 4GB Advanced ECC
- 200MHz DDR Advanced ECC, 2:1 interleaved
- 2 - 1.0" NHP HDDs

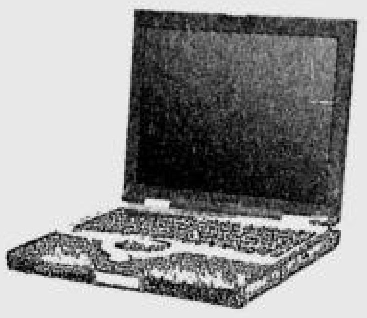
hp LaserJet 1000
- 600 x 600 dpi (1200 dpi)
- Up to 10 ppm (host-based printing speed)
- USB capable

Portable Bundle
units Compaq Evo N1
units hp iPAQ H3970 Po
it hp ProLiant ML31
it hp LaserJet 000

Total package price
PhP 408,970.00

12 months leasing option:
PhP 39,060.00 per month

24 months leasing option:
PhP 20,806.00 per month



- Intel® Pentium® 4 processor 2GHz
- 256MB DDR SDRAM
- 20GB HDD
- 512KB integrated L2 cache
- 14.1" TFT display
- 2.63 kg total weight
- 56K V.90 internal modem plus 10/100 NIC
- DVD ROM Drive
- Microsoft® Windows® XP

- 206MHz Intel® XScale processor
- 64MB base memory/ 48MB flash ROM
- Microsoft® Pocket PC software 2002
- 64K/16-bit color transflective TFT LCD

- Intel® Pentium® 4 processor 2GHz
- 512K L2 cache
- 400MHz system bus
- memory expansion to 16GB
- max memory of 4GB Advanced ECC
- 200MHz DDR Advanced ECC, 2:1 interleaved
- 2 - 1.0" NHP HDDs

- 600 x 600 dpi (1200 dpi)
- Up to 10 ppm (host-based printing speed)
- USB capable

Compaq offers its Business Start-Up packages to enable promising enterprises to start soon, and start right. You have a choice between our Desktop Bundle, for a solid business foundation, or our Portable Bundle, if it's mobility you need. Either way, you're backed by the power of Intel® Pentium® 4 processor and the Compaq brand. The bottom line is you can get started -- with the least possible cash outlay -- and get right to business. Offer good until November 30, 2002.

intel inside pentium 4

For more information on the Compaq Business Start-Up Leasing Program
call (632) 867-3557
or toll-free 1-800-1331-4488
email ph.contact@hp.com

COMPAQ
brought to you by hp

Compaq recommends Microsoft® Windows®XP

The Compaq Business Start-Up Leasing Program is open to all start-up companies (those in operation for three years and below). Credit usually requires 100% security in the form of a bank guarantee or standby l/c. Pre-approval requirements: SEC registration papers, company profile, latest (3 years) audited financial statements, and duly accomplished HP application form. All applications are subject to HP leasing approval.

©2002 Hewlett-Packard Company. All rights reserved. Intel, the Intel Inside Logo and Pentium are trademarks or registered trademarks of Intel Corporation or its subsidiaries in the United States and other countries. Other products mentioned herein may be trademarks or registered trademarks of their respective companies. During the HP-Compaq product transition, some HP ProLiant and iPAQ products and packaging may be labelled with the Compaq brand.

BSP seen making housing loans more accessible

By Clarissa S. Batino

BUENAVENTURA: Housing has one of biggest multiplier effects.

CENTRAL bank officials are considering a proposal to allow banks to finance as much as 90 percent of low- and middle-income housing loans not exceeding P2 million.

In a news briefing, Bangko Sentral Governor Rafael Buenaventura said some members of the policy-making Monetary Board suggested that the housing loan valuation for low- and middle-income borrowers be raised from 80 percent to 90 percent.

The proposal came just three months after the central bank raised the value from 70 percent to 80 percent.

If the proposal to raise this ratio to 90 percent is approved, banks may then lend as much as P900,000 to a borrower constructing a P1-million home.

Buenaventura said he was supporting the proposal but stressed that banks would have to be sure of the borrower's capacity to pay.

There have been suggestions, he said, to compute a borrower's capacity based on the household income instead of the individual's earnings.

The central bank will seek the Department of Finance's approval to allow it to give banks the flexibility of waiving the required income tax return before a housing loan of P2 million or less can be approved, according to Buenaventura.

"We would like to exempt low-income housing loan from submitting the ITR, given that some members of a household may be doing business in the informal sector," he said.

The central bank has reduced the risk-weight of loans to small and medium enterprises to 75 percent from 100 percent. This means banks need only to provide capital equivalent to 75 percent of their exposure to SMEs.

Buenaventura believe gains from jumpstarting the housing sector through looser loan policies will offset losses from revenue collection as a possible, although remote, consequence of waiving the ITR requirement.

In the first place, he said, the members of the informal sector have not been contributing to the economy, so it will be more beneficial if they are allowed to put in their share by helping spur the development of the housing sector that has a huge multiplier effect.

"Housing has one of the biggest multiplier effects, as it spurs the recovery of construction, production of steel and other materials, and provide jobs to more people," he said.

There continues to be a huge demand for housing among low- and middle-income families, Buenaventura said.

The move to loosen credit policies, he said, would not only enliven a sluggish credit activity but also help push the bad loans ratio of banks down.

"But all these administrative policies are palliatives because what the economy really needs are legislation that would sustain the recovery not only of the housing and financial sectors but the other groups like capital markets," Buenaventura said.

Pay P13.5-M fine before settling case, SEC tells Glasgow

By Elena R. Torrijos

THE SECURITIES and Exchange Commission has told Glasgow Credit and Collection Services Inc. to pay a fine of P13.5 million before any compromise settlement can even be entertained.

The commission earlier issued a cease-and-desist order against Glasgow after finding the company was offering securities to the public without a license and in violation of various provisions of the Securities Regulation Code.

According to SEC documents, Glasgow's lawyer has proposed to settle the case.

If Glasgow's settlement offer is acceptable, the SEC will drop any moves to charge the company with criminal charges.

"A conference has been scheduled to formally lay out the different phases before the settlement offer may be accepted, namely restitution and then payment of the fine," the SEC's compliance and enforcement department said in a report.

The SEC learned that Glasgow had been selling securities by taking investments from the public, who were attracted by promised monthly interest rates ranging from 10 percent to 15 percent.

In line with the investigation and cease-and-desist order against Glasgow, the Anti-Money Laundering Council froze the company's deposits and is set to release the funds to over 9,000 investors taken in by the company.

The money, however, is only enough to cover for nearly 80 percent of the net placements of investors.

It is not certain how the balance of the investments can be paid.

The SEC has announced that the AMLC will allow the release of the funds to Glasgow through various venues in Metro Manila starting Nov. 26.

Gov't trims privatization target next year

THE INDEFINITE shelving of the sale of the government's 10-percent stake in Manila Electric Co. has prompted the Privatization Management Office to reduce by half to only P1 billion the target revenues from the divestment of state assets next year.

Finance Secretary Jose Isidro Camacho said the government decided to bring down the target from P2 billion as prospects to sell big-ticket items, like the 10-percent Meralco stake, dimmed following the Supreme Court's refund and rollback order to the power distributor two weeks ago.

The privatization group, he said, would concentrate on the sale of the five-hectare property in Makati that the International School used to occupy, as well as the sale of the 10-percent stake of PNOC Exploration Corp. in the $2-billion Malampaya natural gas project.

"Realistically, we are only targeting P1 billion from privatization proceeds next year," Camacho said.

The 10-percent Meralco stake used to be worth about P10 billion in year 2000 that was reappraised to about P4 billion last year. After the Supreme Court decision, the 10 percent of Meralco shares were only worth a little over P1 billion.

This year, the original target from the sale of assets was placed at P5 billion that was downgraded to P3 billion. But as of October, the government had only sold about P260 million worth of small and idle pieces of property.

Camacho was unclear whether the cut in privatization targets would affect his strategy to accelerate the government's efforts to divest of idle state assets and spend for items outside of those proposed to Congress in the 2003 budget.

When the privatization target for 2003 was at P2 billion, Camacho said any amount raised in excess would be used to finance P15-billion worth of unprogrammed expenditure items for next year.

This means that if the government sells more than P2 billion worth of assets next year, the incremental revenues will not be used to finance an estimated deficit of P202 billion but will instead be used to increase spending. Most people view this strategy to be part of election spending.

Unfortunately for this administration, the privatization of government assets has been contributing less and less to state coffers in the last five years, as compared to the time of the Ramos administration, when big-ticket items, like the 60-percent stake in Petron Corp., was sold to Saudi Aramco.

Items covered by the P1-billion privatization target for next year were still the same assets that the government had been trying to sell since 2000.

Other than the Meralco shares and the International School property, the list includes the stake in the Philippine National Construction Corp., assets and stake in sequestered broadcast companies, and idle pieces of property here and overseas. *Clarissa S. Batino*

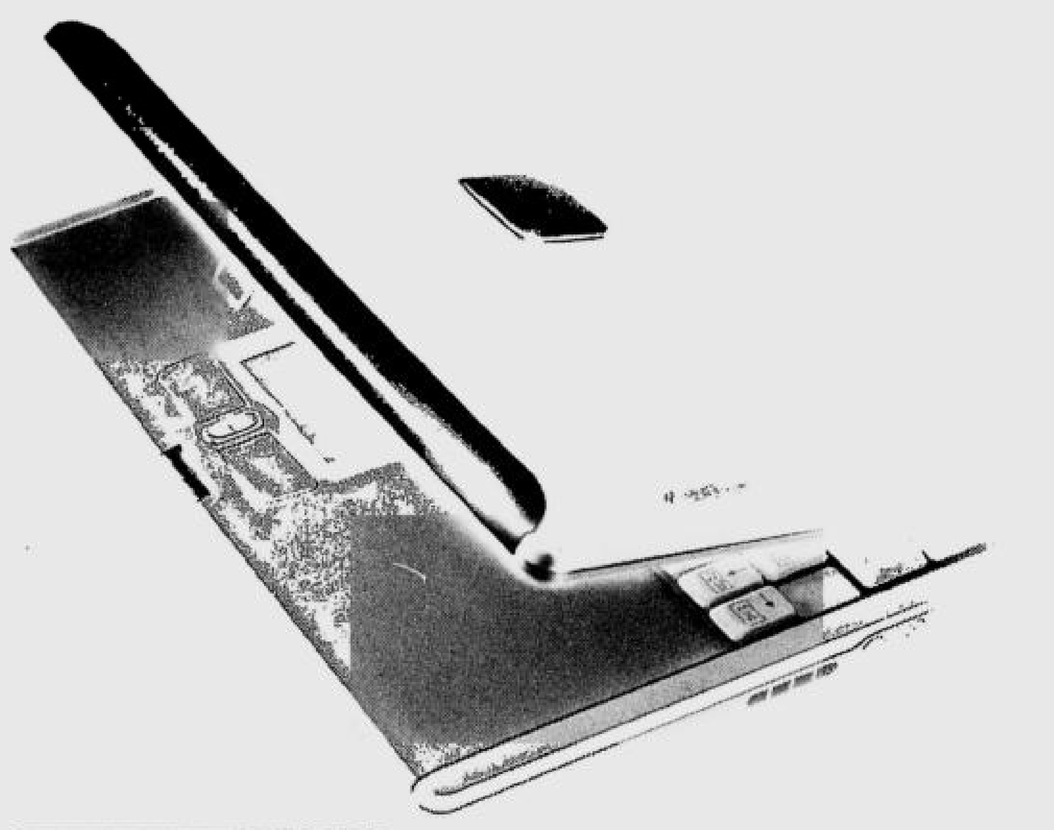
St. Luke's Fort Bonifacio project on schedule

ST. LUKE'S Medical Center's plan to build a second hospital inside the Fort Bonifacio Global City is on track despite recent survey results indicating low business confidence in the Philippines.

The budget for the originally planned P3-billion project has been significantly increased to P5 billion to ensure that this second St. Luke's Medical Center is equally as modern and state-of-the-art as the hospital's existing facility in Quezon City.

The Fort Bonifacio hospital is envisioned to be another top-of-the-line medical facility, complete with its contemporary facade and world-class equipment and service. The investment assures patients of St. Luke's commitment to continuing its leadership in the healthcare industry.

On top of the P5-billion project, St. Luke's is also committed to ensure that it maintains its current position as the country's world class hospital, by continuing to beef up on the services and facilities of its Quezon City location.



THE POSSIBILITIES ARE INFINITE FUJITSU

Sophisticated

LifeBook C2010
- Mobile Intel® Pentium® 4processor - M 1.8GHz supporting Enhanced Intel® SpeedStep® technology
- 14.1" XGA TFT (Max. 1024 x 768 pixels)
- 30GB HDD (Ultra DMA/ 100 and S.M.A.R.T. support)
- 256MB SDRAM (DDR200), max. 512MB • 512MB
- 16MB VRAM • Combo Drive (CR-R/RW & DVD)
- Integrated V.90 Modem & 10/100Mbps T-LAN
- Microsoft® Windows® XP Home
- Approx. 3.2kg

LifeBook E7010 / E7010x
- Mobile Intel® Pentium® 4 processor-M 2.2/1.8GHz-M supporting Enhanced Intel® SpeedStep® technology
- 14" Super XGA/XGA (Max. 1400 x 1050 pixels)
- 60/30GB HDD
- 512/256MB SDRAM (DDR266), max. 1024MB
- 32MB DDR VRAM
- Combo Drive (DVD & CD-R/RW) replaceable with Device Bay options
- Integrated V.90 Modem & 10/100Mbps Base-T LAN
- Security Panel (for security lock & application launch)
- Microsoft® Windows® XP Home
- Approx. 2.4kg

LifeBook B2610
- Mobile Intel® Pentium® III processor 800MHz - M supporting Enhanced Intel® SpeedStep® technology (Ultra Low Voltage)
- 10.4" XGA TFT Colour Touch Screen (Max. 1024 x 768 pixels)
- 30GB HDD
- 256MB SDRAM, max. 256MB
- 8MB VRAM
- Ext. USB FDD
- Integrated V.90 Modem & 10/100Mbps LAN
- Security Panel (for security lock & application launch)
- Microsoft® Windows® XP Home
- Approx. 1.34kg

Fujitsu LifeBook Ranks 60% Better Than The Industry Average in Reliability
Source PC Magazine August 2002

LIFEBOOK

LifeBook S6010
- Mobile Intel® Pentium® III processor 1GHz - M supporting Enhanced Intel® SpeedStep® technology
- 13.3" XGA TFT (Max. 1024 x 768) • 30GB HDD • SDRAM, max. 1024MB (PC133)
- Integrated VGA (max. 48MB w/IDMS) • CD-R/RW Drive
- Integrated V.90 Modem & 10/100Mbps Base-T LAN • Wireless LAN/ Optional Wireless LAN¹
- Mobile Slot replaceable with options • Security Panel (for security lock and application launch)
- Microsoft® Windows® XP Home • Weighs approx. 1.71kg (with weight saver option)

Fujitsu PCs use genuine Windows® Operating Systems
www.microsoft.com/piracy/howtotell

¹ Upgrade to Wireless LAN is only available in selected countries. Wireless LAN Module to be purchased separately. Please contact your local authorised service centre for purchase and applicability of upgrade.

Fujitsu Philippines, Inc. (FPI)
2/F United Life Bldg., 837 A. Arnaiz Avenue Legaspi Village, Makati City 1229
Tel: +63 (2) 894-8557 Fax: +63 (2) 817 -7576 www.ph.fujitsu.com

For S and E series contact:
AMERICAN TECHNOLOGIES: Tel: 7230601-12
Authorized Resellers
For B series contact:
ACCENT MICRO: • SM Megamall Tel: 6342417
• SM City Tel: 9277330
CREATIVE TECHNOLOGIES INC: Tel: 4004222-31
ELECTROWORLD: • Parksquare 1 Makati Tel: 8132776/8123868 • SM Megamall Tel: 6331624-25
• SM City Tel: 9240034/14 • Alabang Town Center Tel: 7723254
ENTRY DATA POINT: Tel: 6336367
NEXGEN MICROSYTEMS: Tel: 7260698/82
PC LIVE: Tel: 6331722 PREMIUM LOGIC: Tel: 9262112
STANDARD MARKING: Tel: 7240068 TOTAL QUALITY MACHINES: Tel: 5264503
XSITE: Tel: 6872136 ZENSHIN SYSTEMS CORP.: Tel: 3650536
For C series contact:
THE COMPUTER AUTHORITY: • Parksquare 1 Makati Tel: 8106766/8105090
• Virramall Greenhills Tel: 7210957
SM Megamall: Tel: 6342437/6331594 • Sta. Lucia East Grandmall Tel: 6817334-35
Shangri-La: Tel: 6374162-63 • Festival Supermall Tel: 8503709-11
Tutuban: Tel: 2531444 • SM Fairview Tel: 4187151/4193512
Southmall: Tel: 8000508/8000512 • SM Bacoor Tel: (046) 4170922/(046) 4170840
ELECTROWORLD: Parksquare 1 Makati Tel: 8132776/8123868
• SM Megamall Tel: 6331624-25
• SM Southmall Tel: 8000404/8000408
FUTURE LINK: • SM City Tel: 9252628 STARAPPLE: • Makati Tel: 8111676/8111480

Intel, the Intel Inside Logo, Pentium and Intel SpeedStep are trademarks or registered trademarks of Intel Corporation or its subsidiaries in the United States and other countries. Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. BLUETOOTH is a trademark owned by its proprietor and used by Fujitsu under license.

Congratulations!

PRU LIFE U.K.

Top Performers

in the PRU Anniversary Drive

*"To our record-breakers,
whose performance celebrate our
credo of listening and
understanding, cheers and
congratulations for a job well done!"*

Bobby
Bobby G. Madrid
President and CEO

Top 3 Winners

Stephanie Herminia Flores
Cebu-Blue Pearl
1st Place

Sherly Ong Tiu
Amethyst
2nd Place

Katherine Llamado Yap
Cebu-Blue Pearl
3rd Place

Level 1

Teresita B. Balagot
Garnet

Monserrat M. Suria
Jasper

Nelva B. Monterroyo
Smithsonite

Marites T. Modina
Cebu-Blue Pearl

Nellie Y. King
China Jade

Gwendolyn Pardo
Cebu-Blue Pearl

Irene Y. Go
Cebu-Blue Pearl

Tessie C. Go Que
China Jade

Edwin C. Gocuan
Cebu-Blue Pearl

Marilou C. Vargas
Batangas-Carnelian

Lorna L. Reyes
Diamond

Ma. Lourdes P. Yap
Cebu-Blue Pearl

Lilia A. Uy
Jasper

Charina Lizette D. Lagda
Davao-Gold

Debbie O. Borromeo
Cebu-Blue Pearl

Jeffrey T. Tan
Cebu-Blue Pearl

Gemma Lyn S. Sih
China Jade

Chacha A. Mendoza
Mendoza and Associates

Ma. Aisa Villacorta
Diamond

Leonides V. Pena
Garnet

Marichel M. Lim
Davao-Gold

Dolly Jane O. Bok
Cebu-Blue Pearl

Rosinni A. Llamado
Iloilo-Red Onyx

Benigno V. Valarao
Chrysolite

Julie L. Chua Goy
Amethyst

Connie M. Bayaborda
Jasper

Mariden I. Fondevilla
Borromeo and Associates

Tomas V. Mayoralgo Jr.
Jasper

Herminia M. Ruidera
Aventurine

Sonia U. Albano
Diamond

Henson Dave K. Tan
China Jade

Marilou Huang
China Jade

Caridad F. Manabat
Jasper

Rafael C. Asprer
Cebu-Blue Pearl

Pedro Ong Lim
China Jade

Flora T. Tayo
Aventurine

Rita Lao
China Jade

Level 2

Marie Jocelyn Go Cang
Artemio Canada Wapanio
Jovenia Manundan Delicana
Nanette Lim Yeo
Ma. Cristina Mondone Suarez
Ma. Lourdes B. Villadiego
Betty Te Go
Conchita Ty Yu
Anthonette Logrono Mahinay
Maria Fe Lerio Asprer
Gloria Zurbano Tena
Lynie Dayto Haboc
Geraldine A. Santa Ana
Sonia L. Tancinco
Ma. Fides Gallarde Yap
Gilbert Kho Chua
Ophelia Nesus Miralles
Maria Cherrie Young Tan
Efren Ramirez Villarosa
Rosario Chua Ong
Mary Angelique Santo Cuevas
Anna Lilia Protasio Gutierez
Hermogenes Altovero Tomas Jr.
Josette Mercedes B. Cellona
Mary Ann Gomez Latonio
Nimfa Quitlong Ritumalta
Fredricka F. Callueng
Dennis Anthony Rocha De Guia

Level 3

Belen Lourdes Estani Aritao
Danilo Alivio Abinales
Teresita Go Sundario
Yolanda D. Signey
Francis Toniza Albana
Lawrence Y. Yu
Maria Isabel Ong Cokai
Luisa Alunan
Melchor Ong Uy
Juanita Co Ong
Marilyn Lizardo Suello
Evelyn Alvero Tayaban
Gigi Carranza Singzon
Marlyn Gimeno Ong
Aileen Ruth Sarmiento
Maria Cecilia T. Malaluan
Ruel Diloy Sevilla
Marilou Mosquite Garillos
Rhoderick James R. Ang
Victoria Perez Hirang
Leah Desamito Santiago
Cristina Lopez Go
Dorothy T. Castro
Emmanuel Tanilong Atillo
Elizabeth Santiago Rivera
Tina Consejo Parayno Santiago
Ma. Melanie Go Briones
Ma. Teresita Navarro Atal
Josie Arquillano Anzano
Benedict B. Castro
Ferdinand Regodon Alfonso
Girlie Claire Anchet Javier
Ed Dante Avila Latonio
Gloria Lee Del Prado
Raul Campasas Roldan
Marie Yap Dakay
Cornelio Codinera Pahang
Pacifico Albert Logrono
Rizalina B. Gonzales
Juliet Albano Kintanar
Emmanuel Uy Lee
Perla Urgello Teves
Elaine Malonzo Mustard
Sharon Joy Sonio Condaya
Leonida Esteror Escosia
Antonio Miguel J. Sanchez Jr.
Pamela Jean Veloso Yamaoka
Donabelle V. Pagkatotohan
Manuel Ong Siy
Bernadette Luche Tad-y
Winfreda A. Natividad
Zenaida Redito Gregorio
Rodrigo Bernabe P. Ragaza
George Oloan Kaley
Arlene Lim Anonuevo
Jerome Howard
Ma. Antonina Sembran Perez
Arlene Faith H. Ros
Susan De Borja Jasarino
Annabelle Ching Lagamayo
Violeta Oliva Alipe
Lolita Uy Tan Eng Sy
Ricardo Andaya Soler Jr.
Lolita de Jesus Ulit
Albert Go See
Luis Pua Go
Evangeline Conde Enanos
Ma. Theresa Taparan Hinolan
Irene Jayne T. Tan
Zenaida Garcia Tiambeng
Derek Proceso Qu Diez III
Rafael Tan Go
Marites Loria Jimenez
Ludovino de Lara Cellona
Paul Valderrama Borromeo
Herminia Roy Febrero
Glynis S. Cruz
Ruby Lalog Cardona
Diana Uy Tanlimco
Denny Sabete Lim
Corazon Ramos Del Rosario
Teodora B. Santiago
Mari Agnes B. Dasig
Joseph Villanueva Pabalinas
Victoria Alagar Lambino
Edgardo Tuazon Enriquez
Estrellita Marinay Erno
Genoveva Tangpos Dano
John-John C. Grio
Josephine Abing Vocalan
Grace Gobenciong Guevara
Bartolome Velano Languido Jr.
Randy Bedania Panoles
Erlinda Romero Uy
Neptalie C. Paras
Evelyn Castro Regalario
Ma. Alessandra Biaco Evangelista
Rebecca Soriano Camarista
Mylene Ching Ortega
Madora Jolibeth C. Avinante
Sheila Romana Naz
Cynthia Reyes Galindo
Emmanuel D. Amiths Jr.
Elsa M. Sambalilo
Brenda Alarcon
Leah Alvarado
Jonash Go

Unit Level

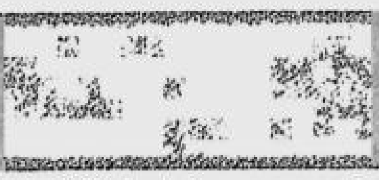
Katherine Llamado Yap	Cebu-Blue Pearl
Ma. Fe Asprer	Cebu-Blue Pearl
Edwin C. Gocuan	Cebu-Blue Pearl
Henson Dave K. Tan	China Jade
Aurelio Cifra	Jasper
Jaime Barba	Cebu-Blue Pearl
Joselito Ros	Cebu-Blue Pearl
Connie Bayaborda	Jasper

Branch Level

Henry C. Gocuan	Cebu-Blue Pearl
Hue Hun Koa	China Jade
George Buncayo	Jasper
Cheryl Lynn J. Martinez	Diamond

Division Level

Javie Velez	MM1
Bryan Evangelista	East/Central Visayas
Ronald Catalan	North West Luzon
Bernie Guirgen	South Mindanao
Adrian Romero	MM4
Benjie Averia	MM2



We're here to listen.

PRU LIFE U.K.

25th Floor, Tower 1, The Enterprise Center, 6766 Ayala Avenue corner Paseo de Roxas and Dela Rosa Sts., Makati City Telephone Nos. (632) 884-8484 to 96 Fax No. (632) 884-8590 www.prulifeuk.com.ph

'What is forthcoming is greater fiscal volatility'

FORMER Prime Minister Cesar Virata has recently been a revelation to his colleagues. In a testimonial speech to "roast" honoree Bangko Sentral Governor Rafael Buenaventura, Virata showed a wonderful sense of humor, more so as it was sharpened by the keen insights and analysis he has always been known for.

Q&A

Highly respected and admired, Virata was a lonely pillar in the Marcos administration that stood for competence, integrity and prudence, whether as prime minister, finance minister or a member of the Batasang Pambansa.

Virata has lately settled into the corporate and banking world. He is currently corporate vice chair and chief executive of Rizal Commercial Banking Corp. and holds various positions in other companies in the Yuchengco group.

Virata is also president of the influential Bankers Association of the Philippines.

In this interview, Virata talked about the state of the banking industry, the challenges ahead and the initiatives being pursued by the BAP. He touched on the direction of interest rates, the government's fiscal position and needed legislative economic measures.

Q: What would you say are the main challenges or problems of the banking sector today?

A: As far as the banking sector is concerned, the main challenge is to reduce the NPAs (non-performing assets) because these have increased since 1998, arising out of the financial crisis in 1997. So this NPA problem is four years old already, and the level has gone up. In other Asian countries, it has gone down. Other Asian countries were able to sell their assets. Their governments also had resources to buy them.

Q: What about the special purpose asset vehicle or special asset management company bill in Congress? Do you think it will help facilitate the sale of these NPAs?

A: There may be some use if you are selling Ropoas (real and other properties owned or acquired). Most likely, the commentary on the proposed law would be: 'The NPLs (non-performing loans) are the big problem, not the Ropoas. Why are you solving the smaller problem?'

In the Senate bill, it says you have to notify the borrower that you are selling the NPLs 90 days before. The provision says if there is already a case in court, then the provisions of the Civil Code will apply. This means if the bank sells the NPLs for 30 cents to a peso, then the borrower will have the right to buy the NPLs for the same price. The balance of the claim against the borrower is extinguished.

If you are an SAMC, why will you use your money when you know it's going to be taken out by somebody else? In this case. there is no chance for rehabilitation. Banks argue that if an NPL is sold to an SAMC, maybe they know somebody who could invest in this company and, therefore, there is a chance for rehabilitation. Banks have to provide 50-percent reserves for rescheduled loans. So much capital are tied up for these accounts.

In the meantime, banks are lending to the government in various forms because you don't need capital to lend to the government; the risk-weight is zero. According to published statements, non-interest income has gone up because of investments and trading in government securities. Foreign bank branches can offer lower interest rates because their cost of capital is low, but most Philippine banks cannot be in that league because our cost of funds and capital is high.

Q: You mean because interest rates are high here?

A: Yes, because domestic interest rates are higher compared with interest rates abroad. If you look at capital ratios of branches, they can make use of their parent capital abroad so what they assign as branch capital is so little. That is why their return is so high. If you examine their profit and loss statements and compare them with the best Philippine bank, you will notice the wide difference in returns.

Secondly, Philippine banks have not consolidated. Compared with the banking sectors in the region, we have consolidated less. We still have many banks that are relatively small, while the cost of technology is so high.

Q: What can local banks do to compete with foreign banks?

A: In terms of cost of capital, it is difficult to compete with branches. Local banks have many more branches to service different areas.

Q: What is your outlook for the economy and the banking sector in general?

A: What is forthcoming is probably greater volatility originating from the fiscal sector.

If the government will borrow more internally, then interest rate will go up. Right now, the system is very liquid because the national government, in financing its deficit, has borrowed a great deal abroad. When they exchange dollars for pesos with the central bank, this increases the money in circulation. We also have balance of payments surplus, current account surplus, trade surplus—all these contribute to liquidity. Once they start buying dollars from the central bank, then pesos will go back to the central bank.

Q: We have been posting good economic growth. Why has this not translated to increased lending?

A: There has been growth in agriculture. There is growth in services, but in manufacturing, it's very uneven. There are sectors that are doing quite well. There are a number of export industries that are doing well, also the food sector, for example. This year, San Miguel is doing very well in terms of sales. There is only a slight growth in the loan portfolio to the private sector. Commercial and universal banks just maintain their agri-agra lending. As stated earlier, the lending to the government increased.

Q: Would you say one of the things that have been overlooked by the banking sector is the opportunity of expanding lending to other sectors, the sectors that are growing? Or are banks just still mainly lending to the manufacturing sector, a traditional customer base?

A: Basically, Filipino banks are really in the middle sector. There are very few that are lending to multinationals because they are in a different class. They source funds competitively. They are on a global cash management system. Basically, Filipino banks have been in the middle bank market. If you were to apply all of these BIS (Bank of International Settlement) standards, outstanding loans of Philippine banks belong to the medium scale, not large scale. In agriculture and agrarian reform, there is mandated lending. You cannot escape it.

> Most likely, the commentary on the proposed special purpose asset vehicle law would be: 'The NPL (non-performing loan) is the big problem, not the Ropoas. Why are you solving the smaller problem?'

Q: But there are many eligible instruments one can use to say you are complying with the requirement to lend to agriculture sector.

A: Yes, there are so many eligible instruments. In mandated lending, the law cannot be a substitute for credit and lending decisions of the banks. Congress, or whoever is the regulator, can tell you that you should lend to these sectors. But if banks don't have the branches in rural areas there or if they find that the credit standing is poor on the part of the borrower, then they will not lend. Remember, their funding of loans is largely from deposits

Q: Banks are not only grappling with NPAs. They are also under pressure to raise capital. What are the problems here?

A: If you sell NPAs, it will result in losses, so you have to replace reduction in capital. Otherwise, you have to bring down your assets to comply with the (capital adequacy) ratio. On the other hand, our capital market is not working. You cannot sell bank shares here or abroad.

Q: Do you mean there are no investors?

A: Everybody is concerned about bank shares because of the NPLs. They don't know which of your accounts will turn sour unless you're a bank that has been so strict before. But even JP Morgan Chase and Citibank got hit by Enron and other big defaults. Their share prices went down. So the season for capital raising for banks is not good.

Banking requires high investment in technology, hence additional capital requirements. And we still have forthcoming regulations. By July 1,2003, we have the market risk provisioning requirement on securities, although part of that we already do, the mark-to-market valuation. There will be some volatility (in interest rates), so the interest rate risks have to be covered.

Q: What other regulations do you see putting further pressure on banks to raise capital?

A: Well, the other regulation is what they are planning to implement in 2006, the Basle II. It is about the system of risk-weighting of the unrated portfolio. Many of the companies in the Philippines are unrated by public rating companies. If unrated, Philippine risks will go beyond a 100-percent capital charge. So if you apply that regulation, banks will be short of capital again.

Q: What are banks trying to do given these problems and challenges?

A: We devoted so much time on the passage of this SAMC, SPAV bills, but for all our effort, it seems its beneficial effect will be limited. During a session with the government's economic managers, I requested that they push the rest of the financially related bills. I informed them that if the law is not passed, the value-added tax will be applied on Jan. 1, 2003, so interest rates will go up. The VAT on financial transaction will be passed on since nobody can absorb it.

Then we have the FCDU (foreign currency deposit unit), OBU (offshore banking unit) bill. I was requesting for a certification (of the bill) by the President so that it will be considered a priority. It will restore the original rights of the FCDU/OBU when they were set up here because the CTRP (comprehensive tax reform program) in 1998 removed all tax exemptions. Now, there are these cases in court.

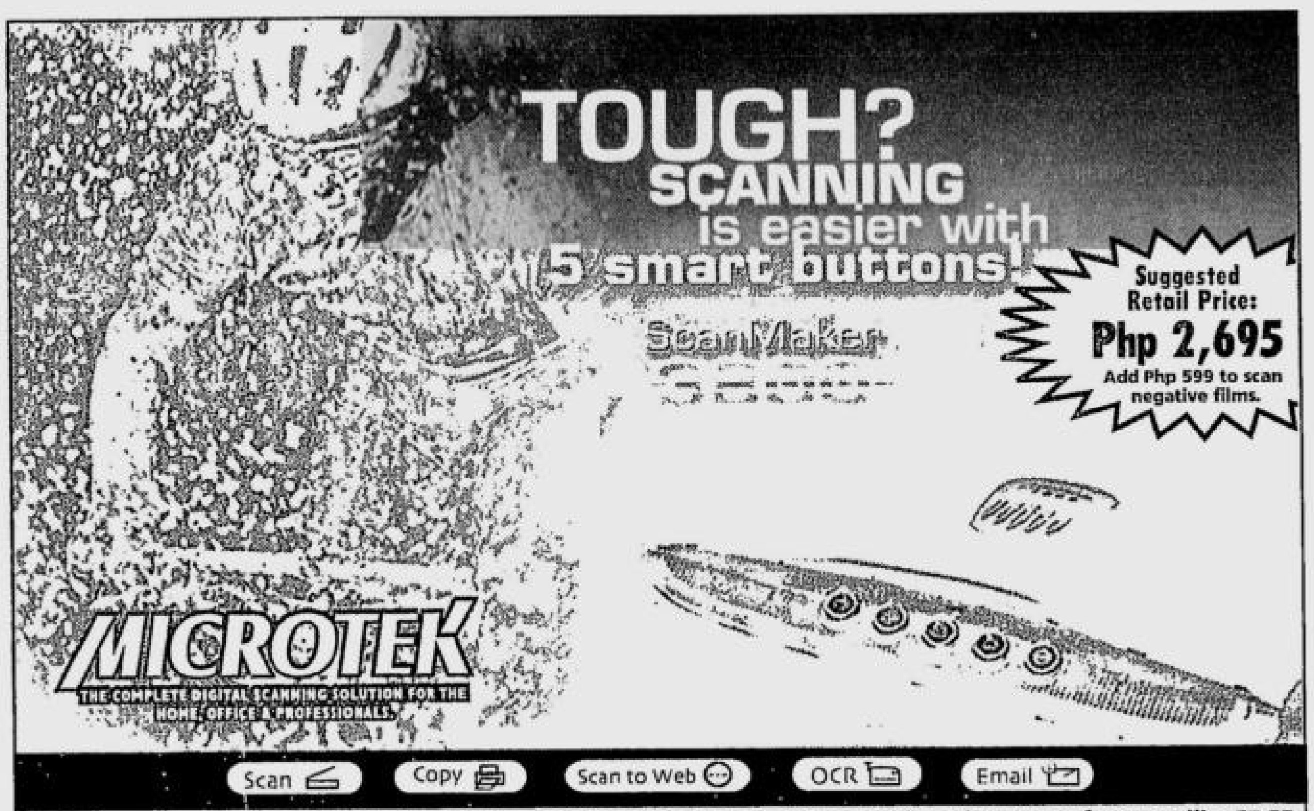
Q: What will happen if this bill does not become a law? Are the operations of OBUs significant?

A: Well, the deposit level of the FCDU/ OBU is about $13 billion. These FCDU/ OBU will transfer these deposits abroad, where they will be free from taxes. As a result, the net exposure of foreign creditor banks will increase. Probably, the lending ceilings of these banks will be breached. To correct the situation, a bill was filed by Rep. Exequiel Javier. I think it went only through first reading in the House of Representative, so we are requesting Finance Secretary Jose Isidro Camacho and the (Bangko Sentral ng Pilipinas) governor to have this bill certified by the President. These deposits, amounting to ($13 billion), is our secondary reserves. For example, much of the $675 million lent to the BSP came from FCDUs/OBUs.

The FCDU/ OBUs is allowed to lend to the export sector and certified development projects that can borrow foreign exchange abroad. The CTRP came into effect in 1998, which removed the tax exemptions. Recently, ING Bank remitted their profits, and they were taxed. They contested the BIR assessment and subsequently lost their case in the Court of Tax Appeals. Now the case is with the Court of Appeals.

Q: So if, ultimately, ING loses, then there

WHAT/B11


TOUGH?
SCANNING
is easier with
5 smart buttons!
ScanMaker
MICROTEK
THE COMPLETE DIGITAL SCANNING SOLUTION FOR THE HOME, OFFICE & PROFESSIONALS

Suggested Retail Price:
Php 2,695
Add Php 599 to scan negative films.

Scan
Copy
Scan to Web
OCR
Email

To know more about Microtek ScanMaker 3800's one-touch scanning and its other great features like EDGE design, 3D/Bulk scanning, slides & negatives scanning, and more... Call our dealers near you:

Makati: PC Corner - 8930630 *Mandaluyong:* Acenet - 6373708 • Informate - 6329604 • Galaxy 8 - 6376100 • Microstation - 6372786 • PC Express - 7183939 *Manila:* Dreamchum - 5227420 • Masangkay Computer - 2516508 • Mega Marga - 7362649/50 • Microexpress - 5228840 • PC Factory - 2442136 • SVC - 522603 *Q.C.:* Amazon - 4266850 • Data Core System, Co. - 9264562 • MCA CD-Romania - 4349817 • PC Bodega - 7247819 • PC Chain - 4144338 • PC City - 7051322 • PC Corner - 7250665 • PC Express - 7254383 • PC Gilmore - 7213496 • PC Hub - 4100420 • PC Option - 4151488 • PC Specialist - 7232050/60 • PC Outlet - 4102829 • Premium Logic - 9262112 *San Juan:* Acenet, Inc - 7250762 • Computer Shopper's Inc. - 7264492 • Gigahertz - 7228295 • Microstation - 7250471 • PC Quarter - 7210361 • PC Village - 7250651 *Caloocan:* Multi Trust Computer Center - 3631239 • PinnacleTech - 3557511/63 *Valenzuela:* Smartlink - 4455774 *Angeles:* Saver's Mart - 045-3227921 *Bacolod:* Datalink - 034-4333316 *Baguio:* Complex - 074-442357 • Exponent - 074-444796 • Laser - 074-442554 *Butuan:* Byteworld - 085-341118 *Cebu:* Electroworld - 032-3452787/89 • MDR - 032-2539361 *Dagupan:* Bitstop - 075-5220092/93 *Davao:* Computerworld - 082-2213752 • Save-on-Surplus - 082-2246370 *Dumaguete:* Informate - 035-2254715 *Iligan:* Datavision - 063-2212973 *Iloilo:* Concept - 033-3350753 • Delta - 033-3364509 • Iloilo Comp - 033-3351142 *Pangasinan:* Speed Comp - 075-5683215 *Tacloban:* Electro-Computer - 053-3255904 *Zamboanga:* Coejays - 062-9913223

PRINTRONIX

Losers

Printronix Line Matrix printers are losers if you want beautiful, full color. At resolution of 180 x 96 dpi, they don't exactly win on resolution. And for graphics in general, forget these Printronix losers.

On the other hand ... if you're a banker, manufacturer or any other business using continuous, multi-part forms, barcodes and with heavy printing requirements, **you are the loser without a Printonix in place.**

These workhorse, proven powerhouses print up to 2000 lines-per-minute! So, just one Printronix is like having a roomful of ordinary printers. Less costly, too. Speaking of cost, P500 prints 30 million characters!

Parallel, serial, ethernet and coax/twinax options ensure universal connectivity.

Over a quarter century expertise spells quality. As for durability, how about 20 years or more?

Make a winning decision today

better solutions
AMERICAN TECHNOLOGIES, INC.
url: www.ati.com.ph • e-mail. inquire@ati.com.ph
Tel: 723-0601 • Fax: 723-7951

Call us about Printronix today

Philippines drops tuna lobby

By Gil C. Cabacungan Jr.

THE PHILIPPINES has decided to stop lobbying to gain equal treatment with Ecuador for its tuna exports to the United States.

The decision came after US Trade Representative Robert Zoellick assured the Philippine government that the Philippines' tuna exports to the United States would continue to grow.

Zoellick said he met with Trade Secretary Manuel Roxas II to assure him that the Andean Trade Preference Act, which granted trade concessions to Andean countries to wean them away from the narcotics trade, would not curtail the growth of one of the country's main exports.

"We are pleased that we have been able to work out a deal to the benefit of both countries (Philippines and Thailand)," Zoellick said.

Thailand is also a major tuna exporter and has been a staunch ally of the Philippines in its lobbying efforts.

Zoellick said Washington shifted the basis of its import quota on Philippines' canned tuna from a percentage of the Americans' total production to a portion of their total consumption.

He said this meant a bigger volume of Philippine canned tuna would get a preferred duty of 6 percent because US consumption of tuna was growing, while production was falling.

Zoellick also stressed that only pouched tuna exports from Andean countries were eligible for duty-free perks.

US Ambassador to the Philippines Francis Ricciardone earlier chided the Philippines about its "misguided and misinformed" criticism of the Andean pact.

Ricciardone said the shift in quota basis would increase Philippine canned tuna exports by 5.8 percent from 2.4 million cases a year.

Roxas, the Philippine trade secretary, earlier expressed his "extreme disappointment" for disregarding the Philippines' lobby to get duty-free treatment for the country's canned tuna products.

The tuna debacle is one of the issues cited by Malacañang as proof that the United States has not given enough to the Philippines for its all-out support to President Bush's war against terrorism.

Zoellick, Bush's chief trade negotiator and principal trade policy adviser, said: "I don't accept the proposition that the President (Macapagal-Arroyo) is doing these things for President Bush. She is doing these things for the people of the Philippines, and it is in their interest to make sure that there are no killers on your soil that kill your own people and destroy opportunities for business to operate here."

Cebu Pacific eyes three more regional routes

SINGAPORE—Cebu Pacific, following the introduction of its Manila-Singapore service, is looking at flying to three new regional destinations next year, China, Taiwan and Japan.

"It"s the success and the commitment to the Cebu Pacific vision that has given us the confidence to give our brand of service to the region, to Hong Kong, Seoul and now to Singapore," Cebu Pacific president Lance Gokongwei said in a news conference here.

Actual commercial flights started on Oct. 1, but the ceremonial inaugural flight was mounted only early this month.

"When we began our domestic operations, our aim was to introduce the convenience of air travel to more Filipinos," Gokongwei said. "Now, as we venture into the regional area, one of our goals is to give international travelers the same sense of safety, efficiency, fun, and basically a totally unique and enjoyable mode of air transportation."

Cebu Pacific uses Boeing 757s for its regional service.

Singapore is a key market for Philippine carriers.

'What is forthcoming . . .

From page B10

could be a stampede of OBUs and FCDUs out of here?

A: How can you account to your boss abroad why you are operating in the Philippines where you have to pay taxes, while in other OBU centers there are no taxes?

The other thing I mentioned in the meeting with the economic managers was the money laundering bill. If the Philippines is sanctioned, then foreign institutions will examine thoroughly transactions coming from the Philippines. What takes us less than a day or a day to settle a trade account will be scrutinized. It may take three to four days, so you can imagine the totality of transactions afloat.

Remittances will be similarly affected. It will take longer to clear, so our floats of unsettled transactions will grow.

Q: What specific reforms is the BAP undertaking?

A: What we are trying to do is promote trading of financial instruments and reduce off-book transactions. The BAP and other investors are forming the Fixed Income Exchange that will be established in the middle of 2003.

We would like to go into unit trust products, just like in the United Kingdom, as compared with common trust funds, which are considered deposit substitutes.

We have many discussions with the BSP and BIR on new regulations, like cash -settled securities and long-term negotiable deposits. We are trying to improve the matching of liabilities with the assets. Right now, on the liabilities side, deposits are short term. Maybe the average life of a deposit is 45 days. Lending to business and industry involves short- to medium-term loans.

We have requested the government to issue more taxable loans because we know the banking system has plenty of Nolcos. So if the government bids out loans, probably they will be able to borrow at a lower interest rate, and it will also improve the NPL ratios because total outstanding loans will increase.

Q: How would you assess the past year for the banking industry?

A: A great deal better than 2001. The increased liquidity helped, so the business bought more government securities. They made money on securities. With the lower interest rate, the cost of financing the NPAs is lower.

Q: Do you think the deficit problem is a structural problem because the government's tax effort has really been on the decline for years? Why are we suffering from this budget deficit?

A: When you spend more than you can collect, then deficits arise. It is a problem of structure, efficiency, corruption and cultural aspects.

Q: What will happen if this problem isn't fixed?

A: Well, our rating will go down, our costs of borrowing will go up. Our borrowing ceilings abroad will be lower.

Q: So higher interest rates?

A: Higher interest because the government will borrow domestically. The interest rate effect is worse than the foreign exchange rate effect because interest rates apply to everybody. Exchange rate depreciation is beneficial to inward remitters and exporters.

Q: What is your outlook for the economy?

A: It depends how the government grapples with its problems. Our view is that deficits help the economy because these sustain expenditures, purchases and investment. If the deficit is financed by the foreign exchange, side then the exchange rate goes up. There will be more deficits, and where will that cut into? Education, health, police funding requirements?

Secretary Camacho is always saying, 'We will grow, we'll control the budget deficit.' Let's give him a chance.

100% Network Management Solution at 60% discount.

Comprehensive. Intelligent. Easy-to-use. Powerful. Flexible. ...and surprisingly inexpensive.

Know your network. Pinpoint problems. Manage proactively. Access from anywhere. Control massive scale.

The Network Management Solution will do all the work for you. Like automatic network discovery. Network visualization. Network information reports. Everything in a surprisingly inexpensive package:

- HP OpenView Network Node Manager (50 nodes)
- Dell OptiPlex GX240 desktop PC Pentium IV, 1.7 GHz, 256 MB, Windows 2000 with 17" monitor

All for only Php 99,999.00. That's 60% off the regular price.

The Network Management Solution. Because all the power and flexibility need not be costly.

nexus technologies. inc

Call us now at 867.1191 or email us at sales@nexustech.com.ph

Promo valid until Nov 30, 2002 only. Per DTI-NCR Permit # 4390 Series of 2002

BLUE CROSS INSURANCE, INC.

free to care for my family and me!

As a mom, it is my top priority to make sure that my family's health is well protected.

So I choose a company that really cares

BLUE CROSS

Get the BEST MEDICAL CARE for your family!

Select Medical Plan
*For infant to age 65

Premier Medical Plan
*For senior citizens

Blue Royale Medical Plan
*International Dollar Plan

Take Charge and Be Pro-active About Your Health!

BLUE CROSS HEALTH REFERENCE MANUAL:
Simple Home Remedies for Common Illnesses

To help you handle your daily health concerns, Blue Cross offers this FREE Health Book for new and renewing clients for the period of November 2002 to January 2003.

Visit www.bluecross.com.ph or call 8998001

For inquiries, please fill up and fax to 899-5392

☑ YES! I want to know more about BLUE CROSS products & services.

Name: ______ Age: ______
Address: ______
Tel. No.: ______ Fax No.: ______
Email: ______ Mobile: ______

It's back!
The Lowest Housing Loan Amortization ever!

Only ₱1,000*
a month, fixed for 2 years.
No application fee!
(*For every ₱100,000 loan amount with a term of 15 years)

Through East West Bank's Customer Protect Financing plan, a specially designed mortgage payment plan where the amortization is pre-determined over the entire term of the loan. Minimum loanable amount is Php 400,000.00. Also available for a 10-year program.

Home Suite Loan
Good options. Better decisions.

Call us now!
830-8727
830-8728
830-8729
830-9730
830-8910
830-8912
830-8972
816-0623

Or email us at
service@eastwestbanker.com

You can also text us
<your name> _ <contact no.> and send to
0918-3387822 for Smart
0916-5668254 for Globe

Log on to
www.eastwestbanker.com

EASTWESTBANK
Building Relationships. Completing Lives.
www.eastwestbanker.com
Main Office: 6795 Ayala Ave. cor. Herrera St., Salcedo Vill., Makati City.
Email: service@eastwestbank.com.

FED SURVEY RESULTS

US analysts cut economic growth forecasts

NEW YORK—Faced with deteriorating US economic reports in recent months, economists have shaved their growth forecasts for the final quarter of this year and for all of 2003, a Philadelphia Federal Reserve survey said on Friday.

Economists cut in half their estimates for fourth-quarter growth to 1.3 percent from earlier projections of 2.6 percent.

For all of next year, they expect annualized real gross domestic product to register a modest 2.6 percent, down from the previous estimate of 3 percent, the bank said in its quarterly Survey of Professional Forecasters.

However, a spate of more-positive economic data since the survey was taken, including better-than-expected retail sales and signs of life in manufacturing, could mean the survey's results are a little out of step with building optimism.

The bank said the majority of responses was received on Nov. 13, after the Federal Reserve delivered a surprisingly aggressive half-point interest rate cut and declared risks to the economy going forward are balanced between weakness and inflation. Surveys were first mailed out on Oct. 31.

The Philadelphia Fed's findings are roughly in line with other private surveys, including the latest Blue Chip poll published on Nov. 10, which found forecasters predicting only 1.6-percent growth in the current quarter.

"In the spring, people were a lot more optimistic we were going to get to a full head of steam pretty quickly this year and then next year we'd be growing pretty rapidly," Dean Croushore, economist at the bank, told Reuters.

"They're pushing out the strength of the recovery further out into the future," he said.

Economists also predicted greater odds the economy would contract in the current quarter, putting the likelihood at 27 percent, up from 19 percent in the last survey. They said the risk the first quarter of next year could show contraction was at 24 percent, up from 16 percent.

But the 35 economists surveyed forecast growth would pick up toward the end of next year, from 2.6 percent in the first three months to 4.2 percent in fourth quarter of 2003.

Still, expectations for growth next year have fallen 0.8 percentage point from where they were just six months ago.

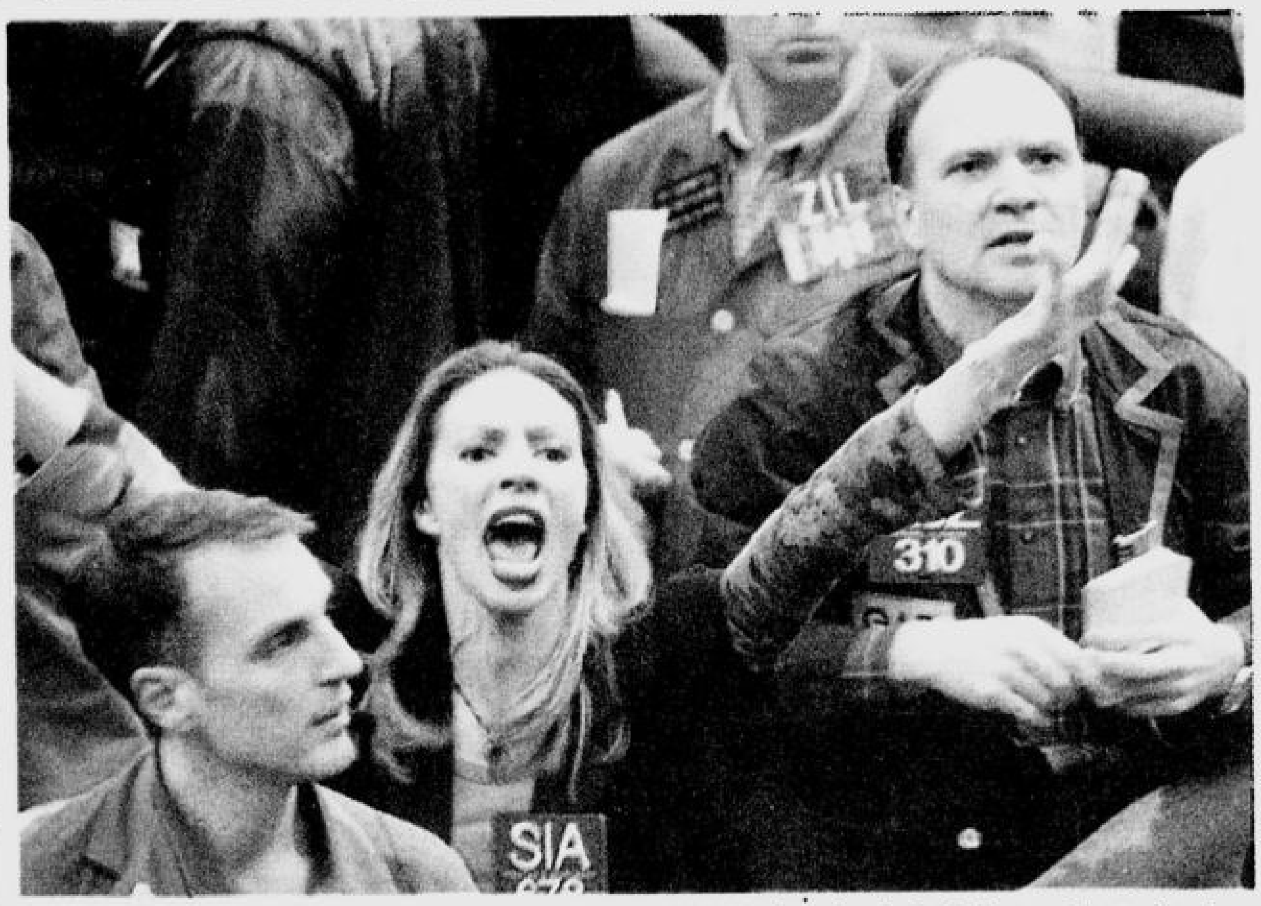
The survey found a marginally brighter outlook on employment. The jobless rate, currently at 5.7 percent, is expected to register 5.8 percent in all of 2002, down 0.1 percentage point from the last survey. For 2003, joblessness is seen averaging at 5.7 percent, unchanged from the last survey.

Inflation as measured by the consumer price index (CPI) is seen at 2.2 percent in both 2002 and 2003, down 0.1 percentage point from the survey conducted three months ago.

Long-term inflation expectations also fell, with forecasters expecting an average annual growth rate of 2.45 percent in the CPI over the next decade, down from consistent predictions of 2.50 percent in previous surveys.

"That 10-year expectation, that's a hard thing to move," said Croushore. "It gives you confidence that nobody really expects deflation to come about, but also that they're less worried about inflation. That's a positive I think that comes out of this report."

Reuters



TRADER Anastasia Georganas, center, looks for a trade in the S&P 500 pit during the final minutes of the trading day, Friday at Chicago's Mercantile Exchange as Paul Zirpolo, front left, and Mike Zueck, right, look toward the boards. Wall Street mostly retrenched Friday, as investors couldn't resist a chance to cash gains from a two-day rally. Still, the Dow Jones industrials easily posted their seventh week gains, the longest streak in more than four years. AP

Bush economics team prepares stimulus plan

WASHINGTON—A $620 reduction in a worker's payroll taxes. Elimination of all taxes on investors' stock dividends. Those are just two of the ideas being urged on President George W. Bush as his economics team ponders what more can be done for a sick economy.

While some analysts are worried about an explosion in the budget deficit that could harm the economy in the long term, those advocating billions of dollars in additional government stimulus say the economy is in desperate need of help right now to make sure the current slowdown doesn't turn into something worse.

"There is an urgent need to do something," said Mark Zandi, chief economist at Economy.com. "There is still a very substantial risk that this fragile economic recovery could unravel back into a recession."

The president is giving every indication that he is heeding these warnings. He has his economic team studying a variety of proposals and there are expectations he will use his State of the Union address early next year to unveil a new stimulus plan.

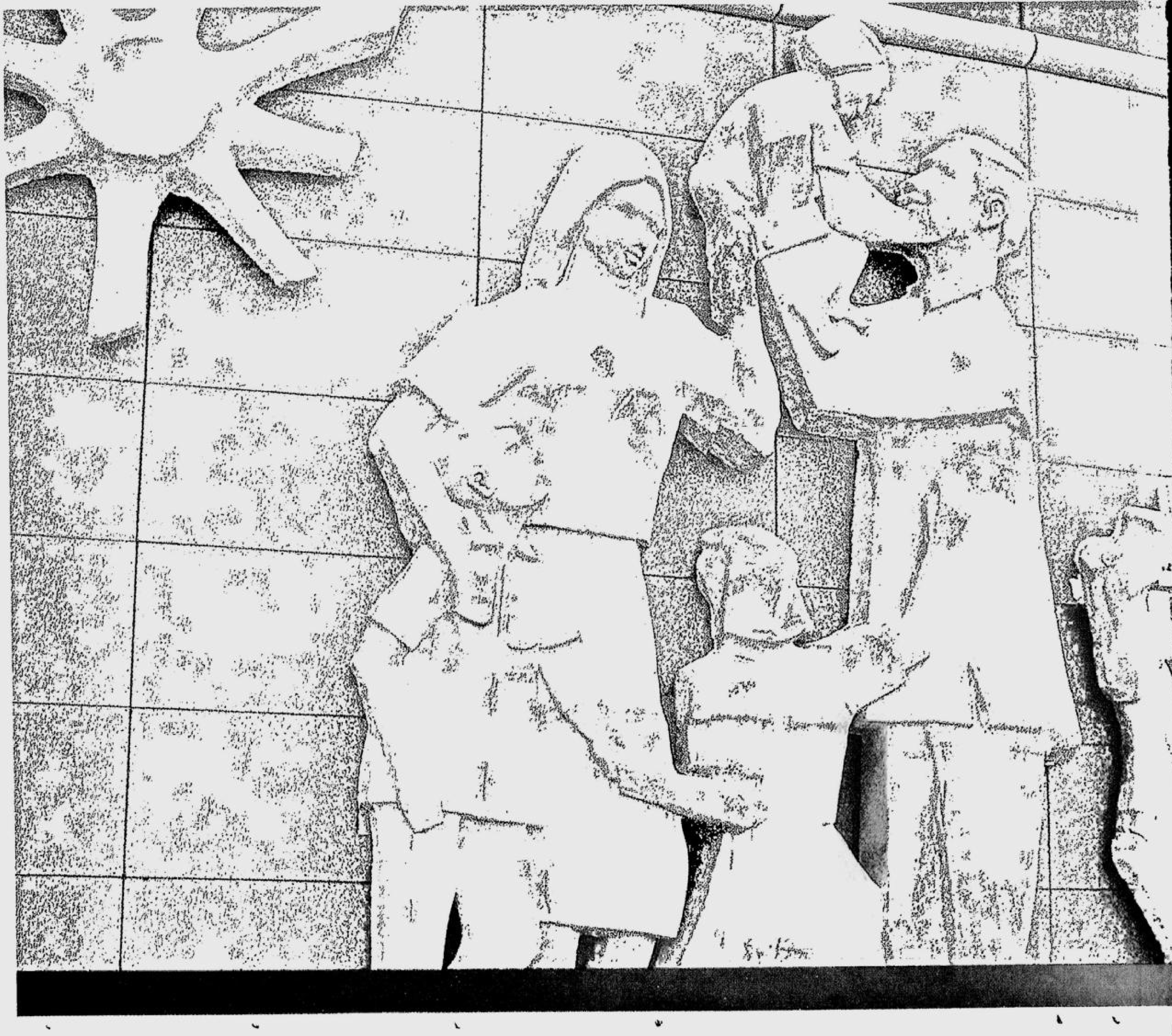
"The president has said that he will be proposing additional items to get the economy growing again and create jobs," White House spokesperson Claire Buchan said Friday. "He thinks this is an issue that the next Congress needs to address early on."

While Bush hasn't made any final determinations on the elements of a new stimulus package, the administration is considering a number of ideas.

These include expanding the current $600 child credit to $1,000 next year rather than waiting for the credit to increase to that level in 2010. The administration is also considering ways to provide greater immediate relief to two-earner couples hit by the so-called marriage penalty.

The Business Roundtable, an influential group of executives from 150 of the country's biggest corporations, is urging the administration and Congress to adopt $160 billion in specific tax cuts to help individuals as a way to bolster consumer demand next year.

The biggest chunk of the business group's package—$129 billion—would go to exempt the first $10,000 in individual earnings from the Social Security payroll tax, which would translate into an extra $620 in spending money for each worker and a similar saving on the employer share of Social Security taxes. *AP*



Erring Wall St. firms face $1B in fines

NEW YORK/WASHINGTON—Wall Street firms are expected to face fines totaling $1 billion or more if market regulators prevail in renewed talks on Friday aimed at settling numerous investigations of stock research abuses, said sources familiar with the matter.

Regulators want to hit the major investment banks under investigation with meaningful penalties, with officials divided over the adequacy of preliminary figures being proposed in meetings under way in New York, sources said.

"The meetings are simply discussions between the Wall Street firms and the regulators. The numbers being discussed are also simply for discussion purposes," Andre Pineda, California's deputy corporations commissioner, told Reuters.

"It's the position of California that many of the numbers are too low," Pineda said.

For eight weeks, regulators and bankers have been hammering out a deal to end probes of allegations that stock analysts slanted their research to please corporate executives and win investment banking business for their firms. About a dozen Wall Street firms were said to be involved in the talks.

On a separate track, the US Securities and Exchange Commission had been working toward writing new rules for stock analysts, although progress has recently stalled with the Nov. 5 resignation of SEC Chair Harvey Pitt amid controversy, said sources close to the commission.

Damaging e-mails, including some in which analysts privately disparaged stocks they had publicly recommended, have been uncovered at Citigroup Inc., Merrill Lynch & Co. Inc. and the Credit Suisse First Boston unit of Swiss-owned Credit Suisse Group.

Merrill, which booked 2001 revenue topping $38 billion, paid $100 million earlier this year to settle charges of misleading research levied by New York State Attorney General Eliot Spitzer, who has led the charge since for regulators.

Reuters

Slow week ahead for stocks

NEW YORK—Investors will keep one eye on the turkey and another on a mound of economic data during a sluggish Thanksgiving week that will determine whether the blue-chip Dow churns out its eighth winning week.

Market watchers are split over whether momentum from the Dow's stunning 21-percent rally from a five-year low in early October will sweep over into this week. But they tend to agree that any gains or losses will be meager during the holiday-shortened week.

The stock market will be shut on Thursday to celebrate the US Thanksgiving Day holiday and will close early at 1 p.m. EDT (1800 GMT) on Friday.

Trading floors will empty out toward the end of the week, leading to light volume on a lackadaisical Wall Street.

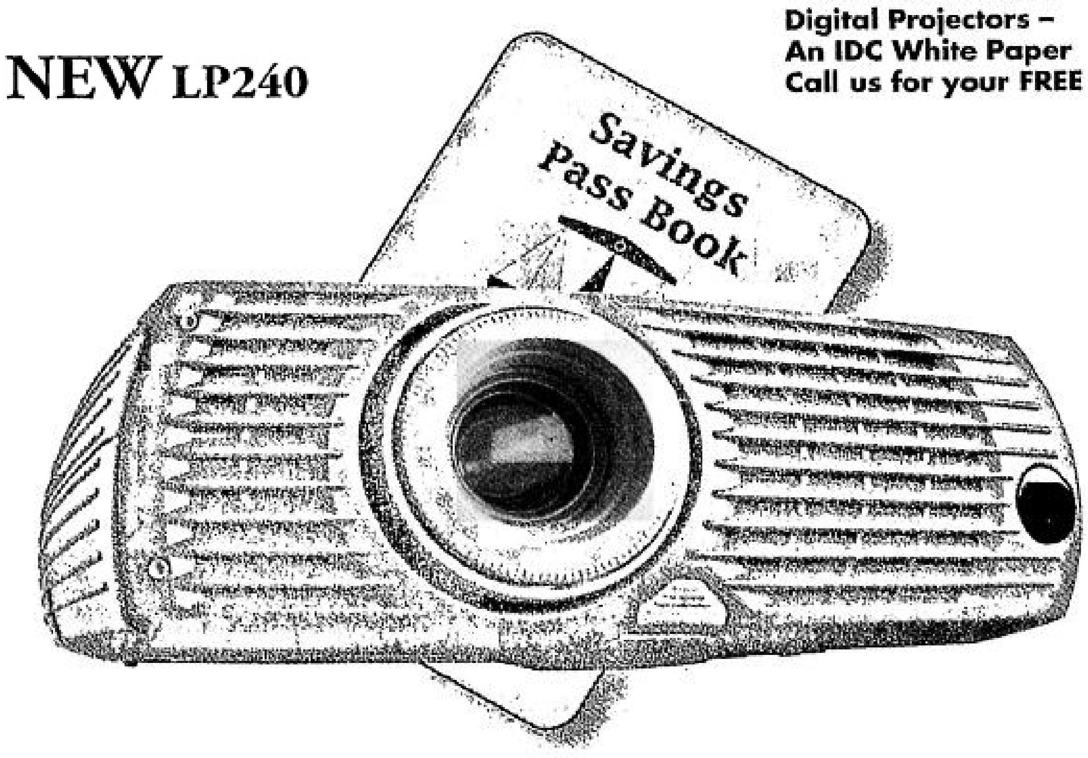
"Once you get to around noon on the Wednesday before Thanksgiving, the desks are emptying because everyone wants to get that jump on the ride to grandmother's house," said Paul Cherney, a market analyst at S&P Marketscope. "The Friday after Thanksgiving has historically either the smallest total trading volume for the year or the second smallest."

The Dow has surged as a rush of better-than-expected earnings reports boosted investor sentiment, but concerns linger over the health of the US economy and the threat of war with Iraq. Investors are growing more hesitant to funnel money into the market after its sizzling run-up, analysts say.

"We had a very steep recovery that took some of the most depressed stocks, particularly the small stocks in technology with no earnings, and caused them to recover quite sharply," said Stanley Nabi, managing director at Credit Suisse Asset Management, which manages about $55 billion in North America.

"They are going to have to consolidate." Economic reports will pour in next week, offering investors more clues on the health of the nation's economy. Data this week showed a drop in weekly jobless claims and signs of life in manufacturing, boosting the market and raising expectations for the economic data next week.

Reuters



NEW LP240

The ROI Benefits of Digital Projectors – An IDC White Paper Call us for your FREE copy

Pays for itself in about 3 months!

Market research firm IDC recently surveyed USA organizations using digital projectors and found ... "annual direct dollar savings are $9,291 per projector. Indirect savings vary from user-to-user, but are impressive."

At that rate, the all new LP240 will pay for itself in about 3 months. Call us, and we'll send you the IDC White Paper to prove it.

We would also like to demonstrate a few nifty features of this outstanding projector. We think you'll like such features as:

- Intelligent Light Sensor adjusts brightness according to ambient lighting conditions. This saves on projector bulb usage and replacement costs.
- Flexible Image Placement ensures images fit the screen perfectly, wherever the projector is located.
- Intuitive Keypad and user-friendly menus tell you exactly how to set up and when to adjust.
- Picture-in-picture video to highlight key presentation points, or view a movie within your presentation
- 1000 ANSI lumens, SGVA resolution and light weight of 2.6 kg

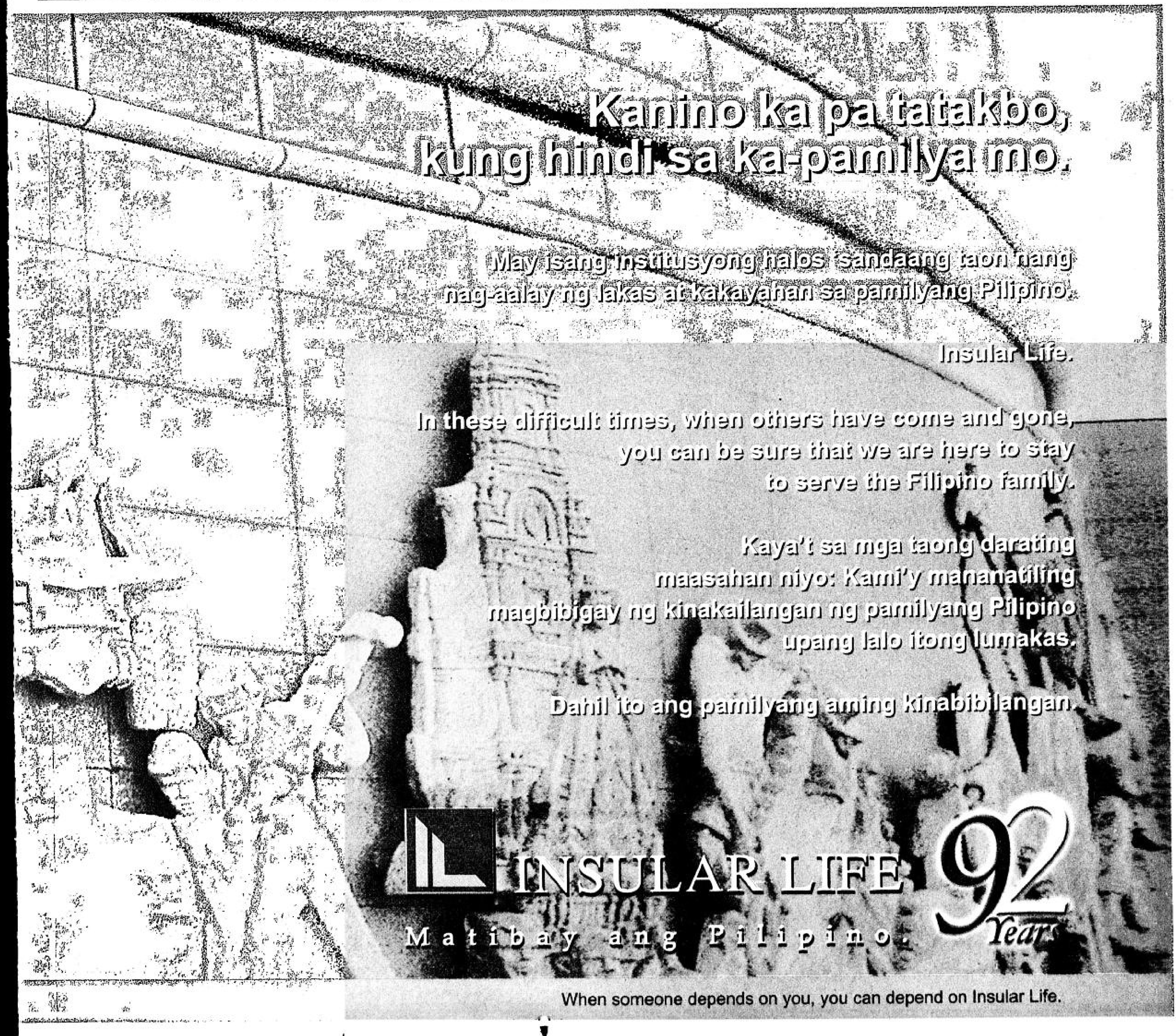
It's only reasonable to expect such features from InFocus
The No. 1 Projector Company In The World.

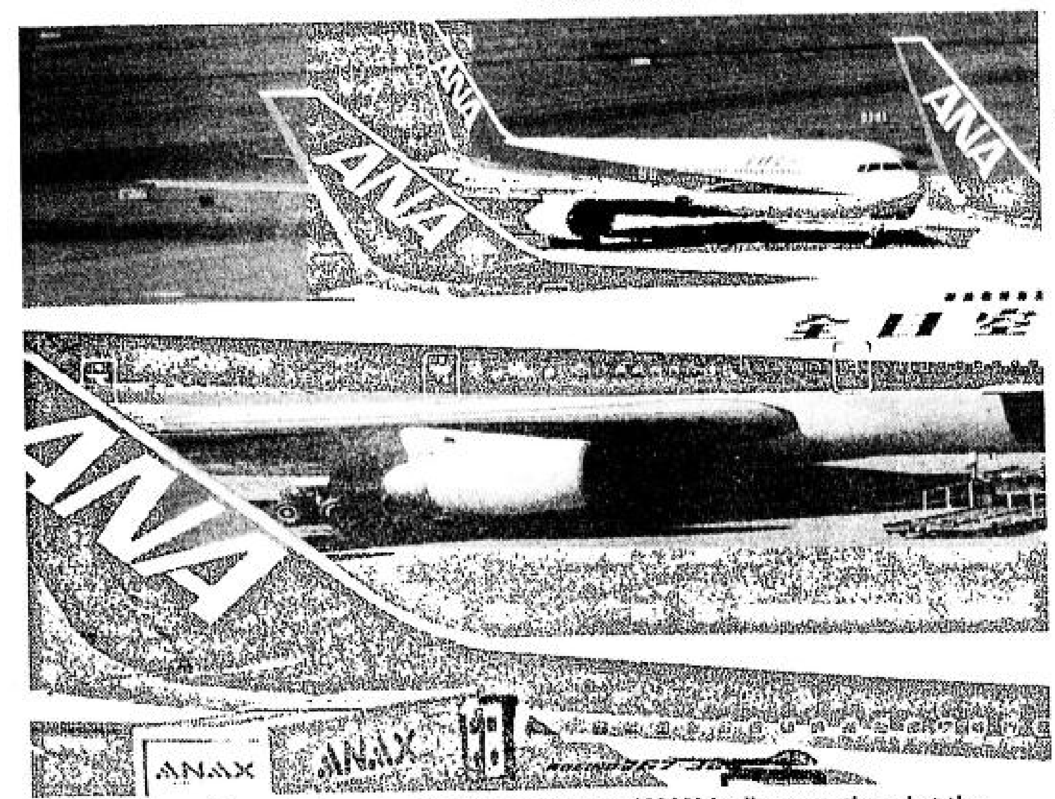
Warranty: (International) Two years on parts and labor
(Philippines) Exclusive InFocus/InCare Program

For a free demo of this and/or other models, call 723–0601 or visit www.infocus.com

InFocus®
The No. 1 Projector Company In The World

better solutions
AMERICANTECHNOLOGIES, INC.
url: www.ati.com.ph • e-mail: inquire@ati.com.ph
Tel: 723-0601• Fax: 723-7951


Kanino ka pa tatakbo,
kung hindi sa ka-pamilya mo.
May isang institusyong halos sandaang taon nang
nag-aalay ng lakas at kakayahan sa pamilyang Pilipino.
Insular Life.
In these difficult times, when others have come and gone,
you can be sure that we are here to stay
to serve the Filipino family.
Kaya't sa mga taong darating
maasahan niyo: Kami'y mananatiling
magbibigay ng kinakailangan ng pamilyang Pilipino
upang lalo itong lumakas.
Dahil ito ang pamilyang aming kinabibilangan.
INSULAR LIFE
Matibay ang Pilipino.
92 Years
When someone depends on you, you can depend on Insular Life.



JAPAN'S second largest air carrier All Nippon Airways (ANA) jet liners stationed at the Tokyo International Airport. ANA said on Nov. 22 that it had slipped into the red in the first half due to a slump in demand for flights and losses from hotel sales abroad. AFP

Japan deflation remedy to test G3 cooperation

PHILADELPHIA—Should Japan finally escape the ravages of deflation it would likely involve a sharp depreciation of the yen and global policy coordination would be needed to mitigate its impact on other countries, a top official for the International Monetary Fund said on Friday.

Kenneth Rogoff, research department director at the IMF, said while there was generally not a lot to be gained from policy coordination between the world's three major economies, there could be an exception should Japan eventually manage to reflate its economy.

Addressing a forum organized by the Philadelphia Federal Reserve, Rogoff said the interests of the G3 economies—the U.S., the euro zone and Japan—are best served by their central banks looking after domestic conditions.

"For G3 countries as a whole, keeping your own house in order goes a long way to being a good international citizen," Rogoff said.

But there was a large exception when one of the major currencies was stuck in the "sand trap" of deflation.

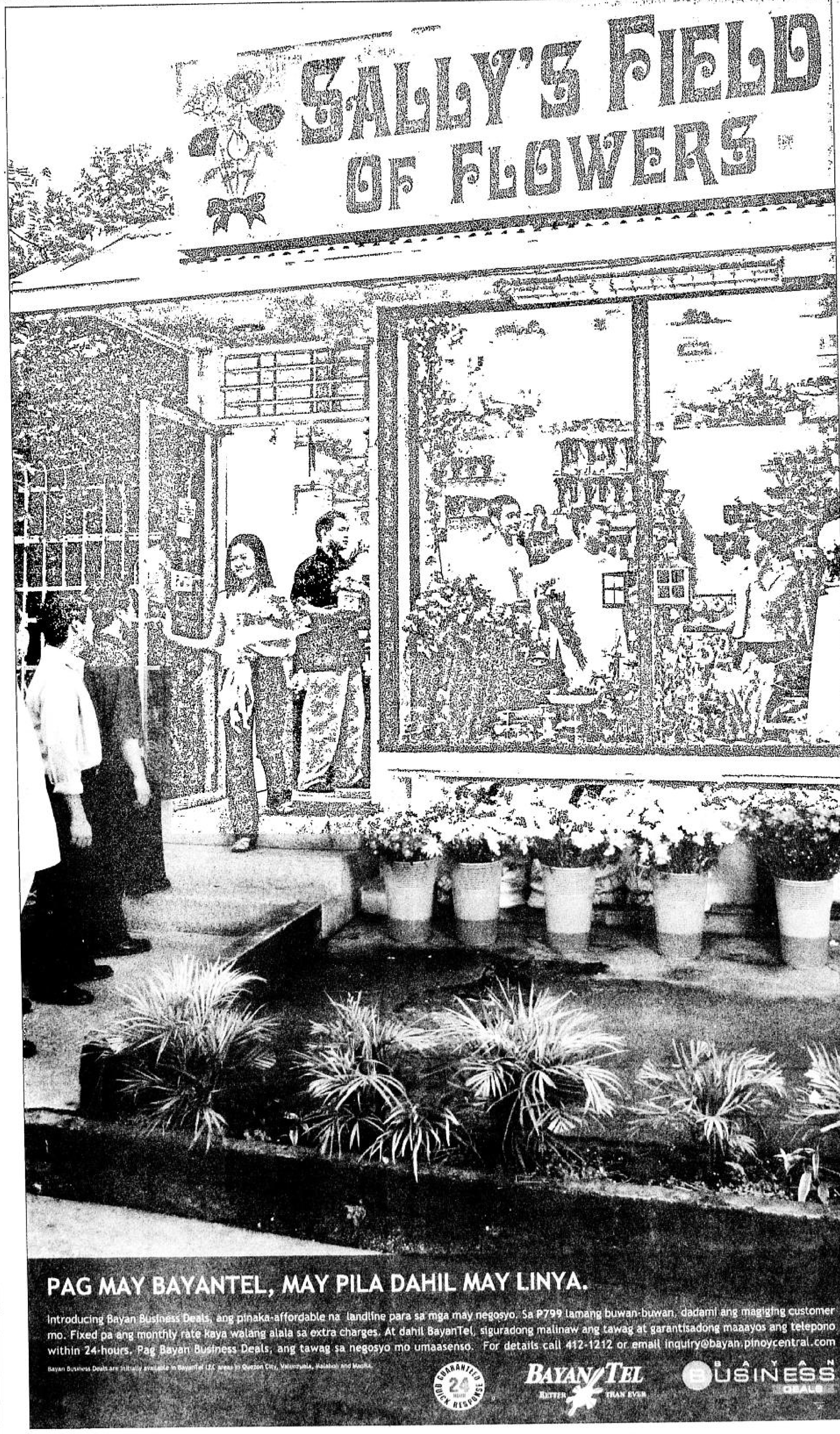
"That's not least because the monetary instruments that central banks have at their disposal don't work as well in a sand trap, and the spillover effects of an attempt to get out could be quite large," he said.

"When the day finally comes that the Bank of Japan successfully engineers reflation instead of deflation, it's very likely we would see a very sharp depreciation in the yen," said Rogoff.

In such a case, it could be argued that supportive action from the Federal Reserve and European Central Bank could mitigate any overshoot in the currency, and at the same time spur global demand and cushion the impact of the yen's depreciation on Japan's neighbors.

Japan has been stuck in a deflationary trough—where prices are declining broadly across the economy—or several years and one way out would be to print more yen until the value of the currency fell far enough to generate inflation.

Deflation has also become a hot topic in the United States with a number of Fed officials recently arguing that, while the risk to the US is small, the central bank stands ready to do whatever it takes to avoid falling into the trap. *Reuters*



PAG MAY BAYANTEL, MAY PILA DAHIL MAY LINYA.

Introducing Bayan Business Deals, ang pinaka-affordable na landline para sa mga may negosyo. Sa P799 lamang buwan-buwan, dadami ang magiging customer mo. Fixed pa ang monthly rate kaya walang alala sa extra charges. At dahil BayanTel, siguradong malinaw ang tawag at garantisadong maaayos ang telepono within 24-hours. Pag Bayan Business Deals, ang tawag sa negosyo mo umaasenso. For details call 412-1212 or email inquiry@bayan.pinoycentral.com

Bayan Business Deals are initially available in BayanTel LEC areas in Quezon City, Valenzuela, Malabon and [illegible]

GUARANTEED 24 HOUR QUICK RESPONSE

BAYANTEL BETTER THAN EVER

BAYAN BUSINESS DEALS

US wants to see more growth in Germany

BERLIN—US Assistant Secretary of Commerce William Lash said on Friday he wished the German government would focus more on stimulating growth in the world's third largest economy.

In an interview with Reuters in Berlin, Lash said the United States would like to see growth rates in Germany well above the current levels around 0.5 percent. The OECD recently projected Germany's 2002 gross domestic product growth of 0.4 percent.

"You have to recognize the importance of growth," Lash said.

"We hear statements, that it is important to set the focus on environment, the focus an labor. But nothing is possible without setting the focus on growth." Chancellor Gerhard Schroeder's newly elected center-left government has recently had to revise down its growth forecasts, already near the bottom of the eurozone table.

"We need a Germany, that is having a good growth," Lash said. "Growth rates of 1.5 percent will not give Germany the possibility to be the engine the world needs it to be, especially in Europe.

"We have the same interest that the German industry has in a economically successful Germany with a high growth rate."

When asked if he believed American companies were reviewing their investment plans in Germany because of recent changes in tax laws, Lash said: "For sure. Clearly, when you change tax policy that impacts investments. If you are not familiar with trade and investment in Germany, you might hold off and go elsewhere in the European Union."

Lash said, however, growth was vital to investment planning.

"The question is: Is it going to be a pro-growth administration? They are not getting enough signals on that score."

Lash was in Berlin on Friday for talks with representatives of the German government as well as business leaders.

Argentina set to lift partial freeze on bank withdrawals

BUENOS AIRES—Argentina next Monday will end limits on bank withdrawals which sought to stabilize the financial system.

The move had been opposed by the International Monetary Fund, officials said last week.

"As of Monday all the restrictions will be lifted on bank deposits" for checking and savings accounts, Economy Minister Roberto Lavagna told reporters.

The country will however maintain its freeze on some of the certificates of deposits that had been imposed to halt capital flight, Lavagna stated.

The demand deposits unfrozen represent about P20 billion, or $5.7 billion, while some P15 billion remain tied up in certificates of deposit.

The freeze was imposed last December in an effort to stop a run on the banking system when the IMF halted aid to the South American nation.

The freeze had sparked widespread anger among Argentines.

Argentines had been allowed to withdraw a maximum of P2,000 per month since Oct. 31, and prior to that had a limit of P1,200 per month.

IMF officials had insisted on the lifting of this freeze among other measures before any new aid program is agreed upon. *AFP*

THAI LEADER'S CALL

Asia needs own models for economic recovery

BANGKOK, Thailand—Thai Prime Minister Thaksin Shinawatra called Saturday for an Asian model of development, saying Western approaches failed to pull the region out of economic crisis in recent years.

"We must rely on our own strengths and potential rather than remain dependent on external factors. Such externalities are highly elusive and beyond our control," he said in a conference of more than 250 politicians from across Asia.

Thaksin, a tycoon turned politician, said the economic theories of developed nations were not applicable to Asia when it plunged into a financial crisis in 1997. The crisis erupted in his own country and then spread rapidly.

"It has therefore been necessary for us to devise our own models that are applicable to the unique circumstances and backgrounds of developing countries," Thaksin said during the second International Conference of Asian Political Parties.

The prime minister said Thailand was boosting its domestic economy and enhancing its international competitiveness, a dual approach intended to plug into globalization while remaining "immune from any possible fluctuation of the world economy."

Economic and political issues, terrorism and the possibility of a US-led attack on Iraq were on the agenda of the three-day meeting, which aims to increase cooperation among Asian political parties. Representatives of 77 political parties from 25 countries were attending.

Cambodian Prime Minister Hun Sen took a swipe at countries who have advised their nationals not to travel to Asia in wake of terrorist bombings on the resort island of Bali and in the Philippines.

"We all need to be united in countering and combating (terrorism) and take determined steps to move debate from the forum of violence in the streets and baseless ban of peoples' travels into the calm dignity of political exchange," he said.

A senior World Bank official, Ian Porter, stressed that eliminating corruption was key to increasing per capita income in Asia, where countries like Thailand, China, Vietnam, Indonesia and India rank high in most studies charting corruption around the world.

"By monitoring the executive branch, by building political will to combat corruption, and by enacting anti-corruption legislation, parliaments can help curb corruption ... (and) ensure transparency and accountability in governance," said Porter, the bank director for Cambodia, Laos, Malaysia, Mongolia and Thailand. *AP*

INDIAN Finance Minister Jaswant Singh, left, along with US Treasury Secretary Paul O'Neill, addresses a joint press conference in New Delhi, India, on Friday on their bilateral discussions on the Global Economy scenario with specific reference to the Indian and US economies. AP

India seeks funds to help troubled nations

NEW DELHI—India's central bank governor sought more automatic access on Saturday to global funds for countries facing financial crises and urged the international community to play a supportive role.

"This is essential since even if a country was cautious and careful, and had strong macro-economic fundamentals, it might still be affected by crisis because of events beyond its control," Bimal Jalan told a meeting of the Group of 20 nations in the Indian capital.

"This could be the result of contagion or an unexpected upsurge in oil price or disruption in trade due to external events," Jalan said.

India is hosting the annual summit of finance ministers and central bank chiefs from the Group of 20 countries. The meeting is discussing how to cut off funds for terrorism, boost global trade and combat financial crises.

The G-20 was established in 1999 in the wake of the emerging markets financial crises of the late 1990s.

The group—19 nations plus the European Union as well as the World Bank and the International Monetary Fund (IMF)—accounts for more than three quarters of the world's people and gross domestic product.

The Indian central bank governor said it was also necessary to substantially increase the lendable reserves available with the IMF in line with the increase in the size of international capital flows in the 1990s.

Jalan said short-term banking capital should be avoided for financing investments and growth, while foreign direct investment and portfolio investment needed to be encouraged in capital account management. *Reuters*

Wall St. lays off top gurus in latest cuts

NEW YORK—Wall Street cost cuts have found their way to the cushy corner offices where even star strategists are finding themselves expendable.

As long as business remains bad, more high-profile layoffs should be expected, industry observers say.

Unlike the lower-level workers let go in the early rounds of cuts, these top thinkers—many of them market bulls—were well-recognized Wall Street veterans responsible for predicting market movements and advising where big firms should invest their money.

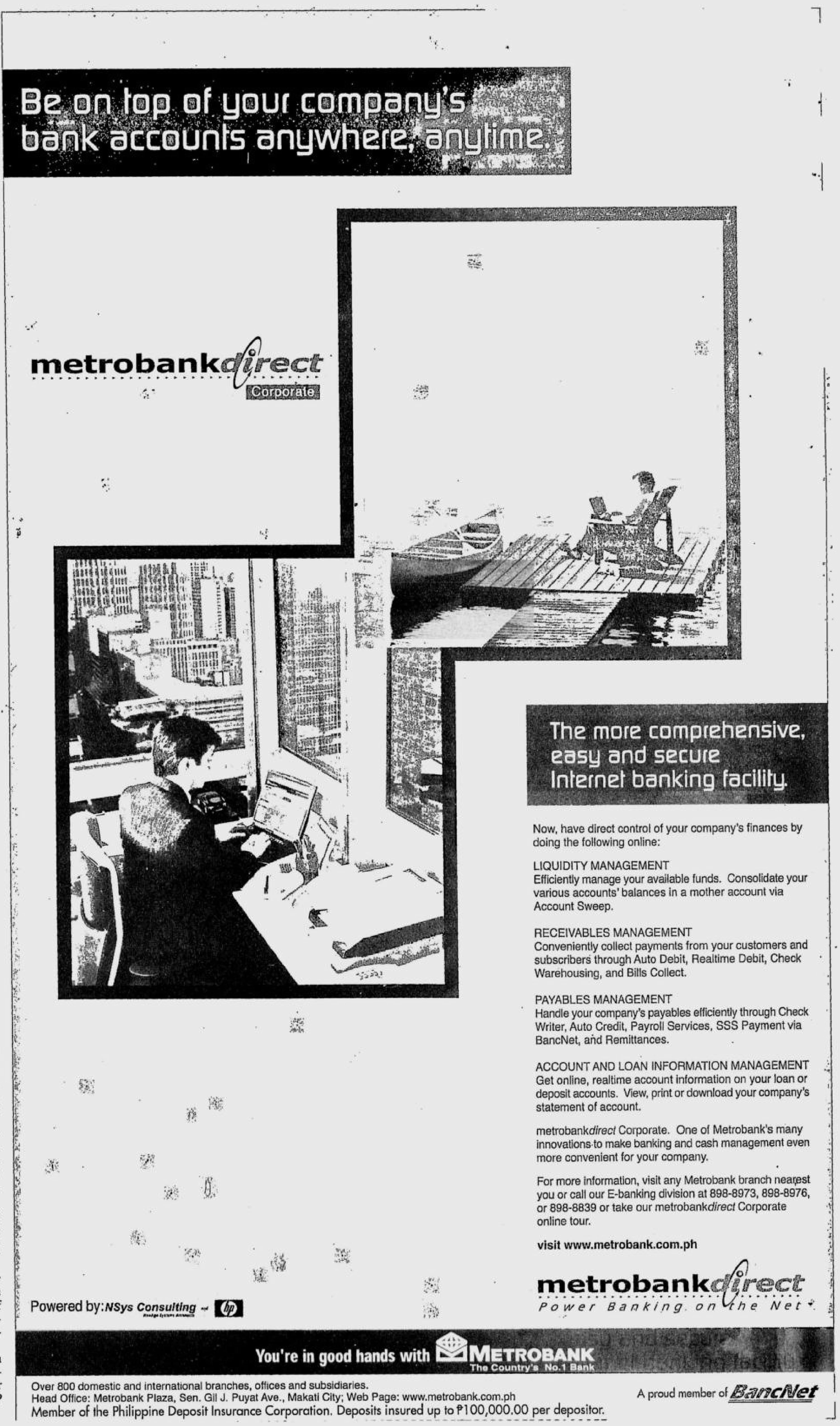
The pink slips handed to a growing number of these stars—including Jeffrey Applegate, former chief investment strategist with Lehman Brothers, Thomas Galvin, who held a similar position with Credit Suisse First Boston and Bruce Steinberg, Merrill Lynch's bullish chief economist—had less to do with any bad market calls, analysts say, than with the seven-figure salaries they were pulling down.

"The earlier round of cuts were obvious deadwood," said Chuck Hill, head of research at Thomson First Call, a unit of Thomson Financial. "But these were well respected, savvy guys ... they were also making the big bucks, which probably made them ripe targets."

The banking industry has been hurt by the prolonged economic downturn, declines in their investment portfolios, the lack of initial public offerings and a dearth of business advising mergers and acquisitions.

Mergers this year are expected to number about half of what they were just two years ago, and IPOs are down to about a quarter of what they were, according to recent projections from Thomson Financial, which compiles data about the finance industry.

"Until things pick up, all bets are off when it comes to trimming costs," said Douglas Sipkin, an analyst covering investment banks for Wachovia Securities. *AP*


Be on top of your company's bank accounts anywhere, anytime.
metrobankdirect
Corporate
The more comprehensive, easy and secure Internet banking facility.

Now, have direct control of your company's finances by doing the following online:

LIQUIDITY MANAGEMENT
Efficiently manage your available funds. Consolidate your various accounts' balances in a mother account via Account Sweep.

RECEIVABLES MANAGEMENT
Conveniently collect payments from your customers and subscribers through Auto Debit, Realtime Debit, Check Warehousing, and Bills Collect.

PAYABLES MANAGEMENT
Handle your company's payables efficiently through Check Writer, Auto Credit, Payroll Services, SSS Payment via BancNet, and Remittances.

ACCOUNT AND LOAN INFORMATION MANAGEMENT
Get online, realtime account information on your loan or deposit accounts. View, print or download your company's statement of account.

metrobank*direct* Corporate. One of Metrobank's many innovations to make banking and cash management even more convenient for your company.

For more information, visit any Metrobank branch nearest you or call our E-banking division at 898-8973, 898-8976, or 898-8839 or take our metrobank*direct* Corporate online tour.

visit www.metrobank.com.ph

metrobankdirect
Power Banking on the Net

Powered by: NSys Consulting

You're in good hands with METROBANK
The Country's No.1 Bank

Over 800 domestic and international branches, offices and subsidiaries.
Head Office: Metrobank Plaza, Sen. Gil J. Puyat Ave., Makati City; Web Page: www.metrobank.com.ph
Member of the Philippine Deposit Insurance Corporation. Deposits insured up to ₱100,000.00 per depositor.

A proud member of BancNet

Email: pr_pep@inquirer.com.ph

People, Events & Products

Aries Espinosa, Editor
aespinosa@inquirer.com.ph

DTI and DOE draft CFL implementing guidelines to empower consumers

THE GOVERNMENT and the private sector are working on ways to better inform consumers on lighting products readily bought from store shelves, especially in hardware stores and supermarkets. This is the latest move to empower consumers as the Department of Trade and Industry (DTI) and the Department of Energy (DOE) have jointly drafted implementing guidelines for the performance and labeling of Compact Fluorescent Lamps (CFLs). Formulated in consultation with the Philippine Lighting Industry Association (Plia), lighting manufacturers and importers, these guidelines are intended as a continuance of the energy labeling effort under the consumer education program of both government agencies, as well as to help curb the proliferation of substandard CFLs in the market today.

Efficient Lighting Initiative (ELI), the global advocacy program for energy efficient lighting technologies, has expressed its full support for this project. According to Alexander Ablaza, ELI country director, "Consumers have the right to know exactly what they're getting from products they purchase. The labeling will heighten consumer awareness and increase consumer demand for high quality and efficient lighting products. I am quite pleased with the support that various manufacturers and importers have thrown behind the drafting of this guidelines."

For the benefit of the consumers, a DOE standard yellow-colored energy label will be displayed on one panel of the CFL packaging. The label will contain important and relevant information that will verify performance parameters of lighting products. Details will include light output in lumens, power consumption in watts, efficacy in lumens per watt and average lamp life in hours. The DTI and DOE logos are stamped on the energy label will indicate that the specifications on the label are based on actual laboratory tests conducted by these government agencies.

The DTI and DOE have been working jointly on the energy-labeling project, which started over two years ago. Initial efforts began with room air conditioners and refrigerators and more recently, guidelines for fluorescent lamp ballast were approved. They are currently expanding their energy-labeling project to include CFLs.

ELI is funded by the Global Environment Facility (GEF) and administered globally by the International Finance Corporation (IFC). IFC has designed ELI to leverage a $15-million climate change mitigation trust fund of the GEF through market mechanisms and complementary private investment. Soluziona Philippines, Inc. is the implementing entity for ELI Philippines.

TRAVEL CLUB SPONSORS 13TH PTM

Travel Club executives Arlene C. Thay and Dinah S. Alfonso sign a sponsorship agreement with Felix Christopher Alegre, president of the Philippine Tour Operators Association, involving the recently concluded 13th Philippine Travel Mart, the country's largest tourism exhibition slated at the Megamall Megatrade Halls. Philtoa officials and members of the 13th PTM organizing committee witness the signing. Other 13th PTM sponsors are the Departments of Tourism and Agriculture, Philippine Convention and Visitors Corp., Philippine Tourism Authority, Philippine Amusement and Gaming Corp., Philippine Beverage Corp., Cosmos Bottling Corp., WG&A, Travel Club, Foreign Post, RJ100-FM, Travel Update, Binondo Media Publications, Air Sea Guide, and Brain Computer Corp.

VERITAS WINDOWS SOLUTIONS SEMINAR

Veritas Software Corp., the leading provider of storage software solutions, together with Microsoft Philippines, recently conducted a Windows Solutions seminar to help enterprise customers increase business operational efficiency and maximize data availability to growing Windows enterprises. Shown is How Wan Yoke, Veritas Windows platform specialist, discussing how to simplify storage management and optimize application performance for Windows users using the complete and integrated Veritas solutions.

FREE CONNECTION!
CALL
SKYCABLE

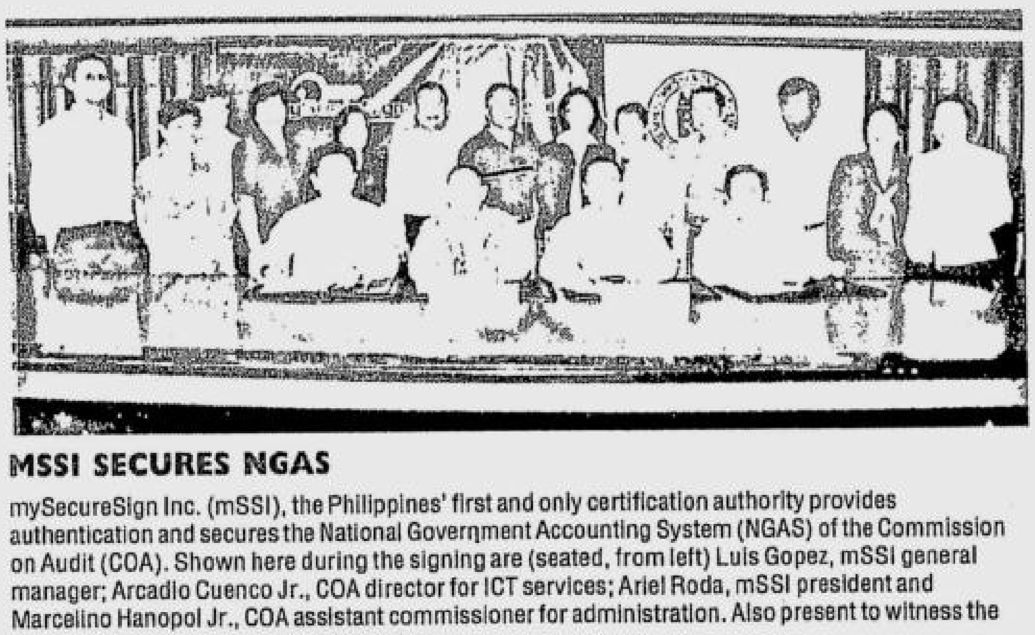
SKYCABLE SPONSORS THE ELEPHANT WORLD

SkyCable, the Philippine cable leader, sponsored 'Elephant World,' a family show featuring 10 intelligent Asian elephants at the Araneta Center. Signing the memorandum of agreement were (from left, seated) Arlene Torres, marketing manager of SkyCable, Joy Santos, vice president for marketing, SkyCable, and Gus De Castro, ad and promo manager for Uniprom Inc., the entertainment division of Araneta Center, as (standing) SkyCable product manager Mi'Ann Reyes and ad and promo manager Aina Lluz look on.

Beer na Beer

BEERYONARYO WINNERS HAVE UNTIL NOV. 30

The Beer na Beer Beeryonaryo, an under-the-crown promotion of Asia Brewery's flagship brand Beer na Beer, has produced many winners. Shown is latest P100,000 Beeryonaryo winner Jose Batallones of Dingras, Laoag, Ilocos Norte being awarded by Asia Brewery assistant vice president for marketing Jun Alcantara and Mike Chuaunsu, senior product manager for Beer na Beer. The Beeryonaryo promo ended Sept. 30. Prizes may be claimed until Nov. 30.



MSSI SECURES NGAS

mySecureSign Inc. (mSSI), the Philippines' first and only certification authority provides authentication and secures the National Government Accounting System (NGAS) of the Commission on Audit (COA). Shown here during the signing are (seated, from left) Luis Gopez, mSSI general manager; Arcadio Cuenco Jr., COA director for ICT services; Ariel Roda, mSSI president and Marcelino Hanopol Jr., COA assistant commissioner for administration. Also present to witness the event are COA directors and mSSI employees

Enjoy Direct Link 'Hulugan' on your next renewal

CAR owners should not miss the advantage of the ongoing Direct Link "Hulugan" Car Insurance Promo even if their car insurance is due for renewal next year.

All car owners are well advised to follow the example of the current year's September car owners (plates ending in 9) who were first to avail of Direct Link's "Hulugan" Car Insurance Promo. All they have to do is call in or e-mail their car insurance reservation through the designated Direct Link contact numbers or e-mail address until Dec. 31.

The first ever in the industry, the Hulugan promo is the latest among a string of marketing innovations introduced by Direct Link Insurance, a member of the UCPB Group. It virtually is a convenience package aimed to ease car owners of present-day worrisome expenses. The most significant feature of the promo is the assistance support that enables car owners to settle their insurance premiums through easy payment terms of up to 6 months. What makes it more special is unlike the usual installment plans in appliance stores for example, Direct Link's "Hulugan" promo terms are interest-free. So one is guaranteed of no interest and is assured of no hidden charges in the promo package.

Full payment of insurance premiums is not even required for the car owners to avail themselves of instant total protection since this shall be provided upon payment of their first monthly installment.

Another source of relief from this promo is that car owners are also assured of up to 40-percent savings with the elimination of the middleman. No middleman means no commissions. So one gets bigger savings aside from the other benefits that await him.

For free, no-obligation quotations or reservations, interested car owners may call 88-725-88 in Metro Manila, 234-0808 in Cebu, or call toll-free at 1800-1888-LINK (5465) anywhere in the Philippines. Direct Link may also be reached through e-mail at directlink@directlink.com.ph.

AIWA PFFL TOURNEY KICKS OFF

On Oct. 12, the Philippine Flag Football League (PFFL) tournament kicked off at the Ateneo High School Football Field. The tournament will be in play for 9 weeks with 4 games every Saturday at 1 p.m. Comprised of 8 coed teams with two teams of Ateneo University students and two from La Salle, football action saw first victories with the Argonauts, the Wildcats, the Wolfpacks and the Bulldogs. This tournament is presented by Aiwa, Toby's Sports, Metro Magazine and Studio 23. PFFL is looking forward to a celebrity match to coincide with the championship game on Dec. 7

TRANSPORTATION

FOUNDATION DONATES EMISSION TESTING MACHINE

In support for cleaner air in Baguio City, the Doña Marta Hernandez Foundation, one of the country's most active social development foundations, turned over a state-of-the-art smoke emission-testing machine to the Department of Transportation and Communication-Cordillera Autonomous Region (DOTC-CAR). Assistant Secretary Roberto Lastimoso, head of the Land Transportation Office (LTO), witnessed the simple turnover ceremony in Baguio City. Director Mondiguing of DOTC-LTO-CAR received the smoke emission-testing machine. The Bayan Mo, Buhay Mo Foundation as represented by Elisa Salapantan facilitated the donation of the testing machine. Shown (from left) are Baguio City Mayor Vergara, Marivic de Jesus of the Doña Marta Hernandez Foundation, Lastimoso, A. Mondiguing, Salapantan, and Pamela Perkins, chair of the Clean Air Act Baguio chapter.

BITS Clips

6th Book Week celebration

THE PHILIPPINE Librarians Association Inc (Plai), in cooperation with The National Library, spearheads the celebration of the 68th National Book Week from Nov. 24 to 30. The celebration, which has for its theme "ICT Pang-aklatan, Kaakibat sa Pandaigdigang Kahusayan," shall be participated in by schools, academic institutions, libraries, information centers, library associations, publishers, booksellers, librarians, and other information professionals with strong advocacy of promoting books and libraries through reading and information and communication technology. Highlights of the week's celebration are contests, a national congress on emergent roles of librarians and other information professionals in national development from Nov. 27 to 29, and a general assembly and fellowship dinner on Nov. 29.

Jackie Chan Adventures mall event

VARIETY 2001 International Star of the Year Jackie Chan brings his unmatched humor and karate stints to the TV screens with the creation of the action-packed yet violence-free cartoon show "Jackie Chan Adventures" aired over ABS-CBN. Empire International, on the other hand, recently brought the thrill and excitement of "Jackie Chan Adventures" closer to family and kids through a series of mall activities at the Shangri-la Plaza Mall on Nov. 23 and 24. Activities and treats included karate competition and exhibition headed by the Philippine Karatedo League, punching and agility match, art contest, Jackie Chan gallery and merchandise booth. Catch "Jackie Chan Adventures" on ABS-CBN Monday to Friday at 4 p.m. For more details, call Empire International at 722-4311, or e-mail empirent@mozcom.com.

Pre-Christmas bazaar

THE PUBLIC is invited to a Pre-Christmas Bazaar to be held at the LKG Tower, Ayala Avenue, Makati, 9 a.m. to 10 p.m. from Nov. 25 to 29 and Dec. 9 to 13. Gift items at bargain prices will be on sale in time for Christmas. For inquiries on the items available, call Mafe Estudillo at 922-2272, fax 435-5727.

Public service award

BUSINESSWOMAN-philanthropist Belen Lovina Ticzon-Martel was recently awarded Most Distinguished Entrepreneur and Business Executive of the Year by the Kabisig Development for Progress Inc., a socio-civic organization helping the government in calamity programs, and fighting drug abuse. She is the chair of Belco Marketing Inc. She is the daughter of philanthropist corporate lawyer Romeo Reyes Ticzon and Encarnacion Lovina Ticzon, and granddaughter of statesman and banker Don Primitivo Lovina Sr. and Dona Ruperta Herrero Lovina. She is married to proud husband Antonio V. Martel Jr., president of Harrison Plaza. They have a daughter, Antonia, who is a freshman scholar of Fordham University in New York. Awarding ceremonies took place Nov. 24, 1:30 p.m. at the Sampaguita Hall of the Manila Hotel.

Congress on roles of librarians

THE PHILIPPINE Librarians Association Inc (Plai) and the NCCA-National Committee on Libraries and Information Services (NCLIS) invite you to the National Congress on the Emergent Roles of Librarians and Other Information Professionals in National Development to be held from Nov. 27 to 29 at the Holiday Inn, United Nations Avenue corner Maria Orosa Street, Ermita, Manila. The Congress aims to help librarians and information professionals to articulate a common vision, forge a commitment to that vision. For details, call Nora Conti, conference chair, TJIC, at 526-8295, fax 525-0432, Rebecca Jocson, PLM, at 525-0217, fax 527-9074, and Edna Recana, UST Library, at 740-9709.

G - 20
G - 20 FINANCE
AND
L BANK DEPUTIES MEETING
DELHI

DELEGATES attending the G-20 Finance and Central Bank Deputies Meeting in New Delhi pose for a group picture as the forum with officials from 20 countries. Terrorism and trade will be discussed at the annual meeting of the group. AP

G-20 chiefs call for fiscal responsibility

NEW DELHI— Top finance officials of industrialized and developing nations called Saturday for fiscal responsibility and more action against terrorist funding as they held talks in New Delhi.

In the backdrop of the global slowdown, the Group of 20—representing more than 85 percent of the world's gross domestic product (GDP) and over 60 percent of its population—is expected to approve a resolution on issues ranging from terrorism to development.

Russian Finance Minister Alexei Kudrin called on the developed world to be generous to countries as they face economic woes, calling in particular for assistance to Argentina.

Speaking to Russian reporters here, Kudrin also called for strict action to stop money for terrorist groups.

The head of the British delegation, Chief Secretary to the Treasury Paul Boateng, said there was "no room for complacency" on terrorist funding.

"We need to ensure that we keep one step ahead of the terrorists," he said late Friday.

The issue of terrorist financing is important to host India, which is battling a 13-year insurgency in Kashmir it accuses arch-rival Pakistan of funding. Pakistan is not part of the G-20.

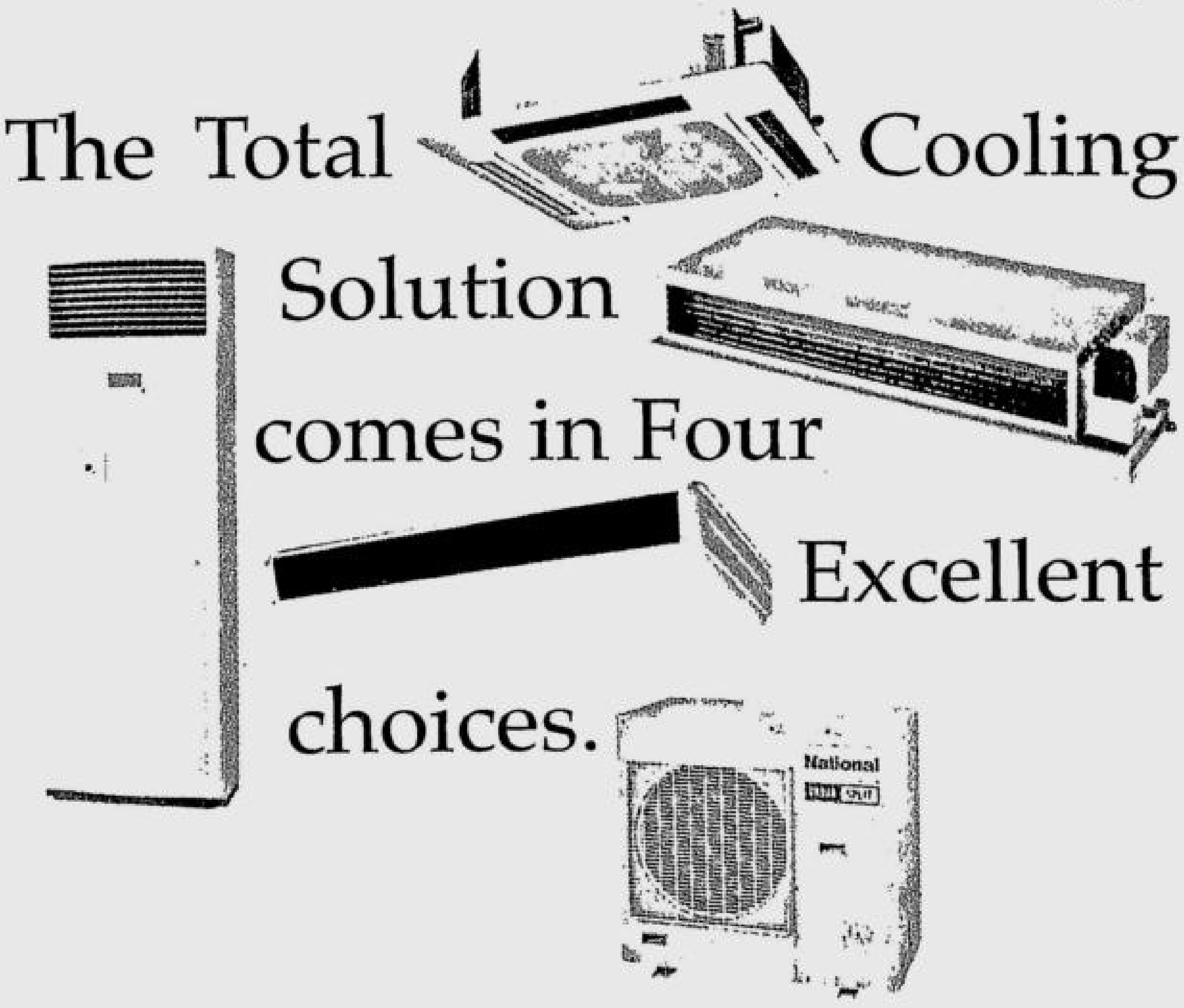
The G-20, which includes 19 countries and the European Union, was set up in 1999 as a forum for industrialized countries and emerging markets to encourage financial stability.

The group's fourth meeting is its first in a developing country.

Boateng, acknowledging the global economy "has not recovered with the degree of strength that we would like," said the meeting needed to discuss ways to improve the structures of individual countries and international agencies to "prevent and resolve financial crisis."

AFP

US urban split series



The Total Cooling Solution comes in Four Excellent choices.

National
URBAN SPLIT SERIES
Solutions to Creating the Perfect Cooling Environment.

We offer total solutions through quality air conditioning systems developed with control technology from many years of experience, Our air conditioners can gently provide comfort that will fit almost any kind of space. And they keep operational costs lower as well as better energy efficiency.

National Panasonic Sales Philippines (Division of Matsushita Electric Philippines Corporation)
3rd Floor Montivar Bldg., No. 34 Jupiter cor. Planet Sts., Bel-Air IV, Makati City Tel. Nos. 899-4595 to 98 • Fax No. 897-4558

EXTENDED UNTIL NOVEMBER 30*

CELEBRATING 20 YEARS IN THE PHILIPPINES

FREE 1 YEAR COMPREHENSIVE INSURANCE**

OR

SUPER LOW DOWNPAYMENTS
P53,200 (1.5 DS MT)***or
P72,250 (1.6 SUPERIO)***

OR

ZERO INTEREST DEALS (50% DP/12 months)

We're celebrating our 20th anniversary in the Philippines with special deals on the most luxurious car in its class.

Get the best value for your money with the Nissan Sentra Exalta. Visit your Nissan dealer before November 30 to avail of this limited offer.

Here's what makes the Sentra Exalta a Winner!

All new QG engine (1.5 and 1.6-liters)

4-wheel disc brakes with ABS and EBD

Driver-side airbag SRS

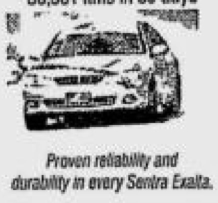
Mobile VCD Entertainment System

Heads-Up Digispeed Display

AV Steering Wheel Switch

Digital Rear Distance Warning System and Rear Back-Up Sensor

4th Pan Philippine Marathon: 30,661 kms in 30 days


Proven reliability and durability in every Sentra Exalta.

(Features vary depending on model. Please check with your Nissan dealer for details)

OTHER EASY 20TH ANNIVERSARY FINANCING PACKAGES AVAILABLE

A Limited Offer For The
Nissan Sentra Exalta
GRANDEUR • SUPERIO • LS • DS

METRO MANILA
MAKATI
MANTRADE DEVELOPMENT CORP. Pasong Tamo Ext. • 813-3316 to 23, 812-7701, 812-7743
CORE AUTOMOTIVE RESOURCES (CAR) INC. Pasong Tamo • 818-9464, 8100151 to 55 loc. 315
MANILA
NISSAN CENTRAL MANILA Tondo, Manila 251-9060 to 63, 251-9054 & 56, 257-3566
NISSAN UN AVENUE Paco, Manila 400-1020, 400-2177, 525-9061 to 64
LAS PIÑAS
NISSAN ALABANG Pamplona, Las Piñas 873 2845, 873 2770, 873 2771
QUEZON CITY
NISSAN COMMONWEALTH Commonwealth Avenue, Q.C. • 932-0428, 932-4001
NISSAN GALLERY ORTIGAS Libis, Q.C. 438-4539 to 40, 633-2545 to 47, 635-5888
NISSAN GALLERY QUEZON AVENUE Q.C. 731-5308, 711-6486
NISSAN NORTH EDSA Balintawak, Q.C. 330-5331 to 50, 361-9995

PROVINCIAL
LUZON
NISSAN SOUTHWOODS Carmona, Cavite 699-2400 to 01, (046)430-1683 to 84
NISSAN NAGA Naga City (054)472-3577 to 79
NISSAN PAMPANGA San Fernando, Pampanga • (045) 961-5461 to 62, 961-5481, 860-2164 to 65
ROYCE MOTOR CENTER Cabanatuan City (044) 463-7210 to 12, 463-3358
ROYCE MOTOR CENTER Santiago City (078) 682-8701, 682-6706 & 07
ROYCE MOTOR CENTER Baliwag, Bulacan (044)673-0225
ROYCE MOTOR CENTER San Fernando, Pampanga (045) 961-7773 to 74
WORLD CARS Baliwag, Bulacan (044) 766-0919 Telefax: 766-0492, 766-2486
WORLD CARS Cabanatuan (044)463-0089, 463-7279
WORLD CARS Isabela (078) 682-6850
XENTREX AUTOMOTIVE Dagupan City, Pangasinan • (075) 522-0654, 522-0525
VISAYAS
NISSAN BACOLOD Bacolod City (034) 434-8051 to 52, 435-1102
NISSAN CEBU DIST. Mandaue, Cebu (032) 346-8422 to 25, 346 7439
NISSAN ILOILO Iloilo City (033) 320-1051 to 53, 329-7192 to 93
MINDANAO
NISSAN CAGAYAN DE ORO Carmen, Cagayan de Oro City (08822) 728-785, 725-682, (088) 858-3000, 858-3007
BUTUAN BRANCH Butuan City (085) 815-3164, 342-7210
DAVAO UNICAR CORP. Davao City (082)221-1914 & 16, 227-6712
DAVAO UNICAR CORP. General Santos City (083) 552-3278

NISSAN
NISSAN MOTOR PHILIPPINES

Promo extended to Nov. 30, 2002, approved by DTI-NCR • *All financing deals subject to bank approval • **1 year free comprehensive insurance exclusive to special financing packages only • *** Based on 15% DP • Model shown Sentra Exalta GS Grandeur • Per DTI-NCR Permit # 1921, Series of 2002

CLASSIFIED ADVERTISING DIVISION
Main Office: PASONG TAMO, MAKATI CITY
☎ 8972535 (Direct) ☎ 8978808 (Trunk) Fax 8974008
G/F ATRIUM BLDG., MAKATI AVENUE, MAKATI CITY
☎ 8114361 ☎ 8114370 ☎ 8114012 Fax 8925578
ST. ANTHONY'S BLDG., AURORA BLVD., QUEZON CITY
☎ 912-9008-11 Fax 912-9011
SM MEGAMALL, MANDALUYONG CITY
☎ 6350219 ☎ 6872354 ☎ 6872366 Fax 6350220
G/F TRINITY BLDG., 636 T.M. KALAW ST., ERMITA, MANILA
☎ 5273342 ☎ 5280183 ☎ 5276357 Fax 5280213
ALABANG, MUNTINLUPA CITY
☎ 8424503 ☎ 8506465 Fax 8506465
e-mail address: main_classifieds@inquirer.com.ph

PHILIPPINE DAILY INQUIRER

NATIONAL CLASSIFIEDS

The Widest Reaching Classifieds

RATES
P230 per column centimeter
P65 per line
(All prices exclusive of E-VAT)

DEADLINES
for reservations / cancellations / corrections
Mondays to Saturdays
12:00 noon
Day before publication
Sundays
12:00 noon
every Thursday

PROFESSIONAL SERVICES

MEDICAL

PHYSICIAN/SURGEON

MKT STDPROSTATE CENTER SKIN WARTS IMPOTENCE RM 46 2178 P. Tamo 8175071

RAPID Tx VD-STD
SCARS Ex SWEAT ALLERGIES
DERMA PEEL WARTS KELOID
15 Annapolis, Greenhills
Call 7276124to25 9am-7pm

PERSONAL

ARCHITECTS

DESIGN BUILD
Call 533-7485

P5T HSE/BLDG PLAN 7282605
P5T LAND SURVEY 7571028

CONSTRUCTION/ DESIGN

DISCOUNTS
P285,000 SWIMMING POOL
P175,000 SPA/JACUZI-7571028

WELLHOME VENTURES & DEVELOPMENT INC.
ATTN: LOT OWNERS
HOUSE CONSTRUCTION - NO DOWNPAYMENT
FREE: DESIGN, ESTIMATE, PERMITS
OWNS 3 HOUSEWARE (CALABARZON)
324-1545;324-1546;361-5551

COSMETOLOGY

FACIAL SKINCARE
TRAINING/WORKSHOP
DEC 7 (SAT) 9AM-4PM
8956031 L2011 / 8971832
TEXT US 0919 589 6551

HEALTH/FITNESS

Weight Less
Call 521-9683 / 0917-4770408

MASSAGE

3233269 BOYSPOT

5782742 COLLEGE GUYS

EXECUTIVE MASSAGE
OPENS 24 HRS.
Tel. # 719-0827 Cel# (0916)500-0931/(0917)664-1066

Glen Homesrvc 09198457226

★ BONG 0920-2624192 ★

HUNKSTOUCH 0920-5182552

Jason 3rd Massage 4216876

MASSAGE

JAMES MALE 24HRS SERVICE 8518650 ; 0916-4590734

JV MALE MASSUER 24hrs 09202387878 ;7130279

MALE 16 PALANAN 7320659

MALE SPA 562 BANAUE 7411426

THAI MASGE Baguio&Cebu 09174116004 Mla8347357 50% Off

UNWIND 752-0437

REFLEXOLOGY

Edward 7289285 09193365411

FEELS GOOD
REFLEX CNTR 4127759/4134027

H-H-MS MALE 7314018

JOJO HHMSReflex 0919-4775476

Wizard Massage 4213197

TUTORIAL LESSONS

Good 2597019•09164327803

LEARN LANGUAGES
FRENCH, NIPPONGO-ENGLISH
ETC-5308671-5212801-L.19

• LIGHT 6301315 5268216 •

QUICK MATH
& SCIENCES-ELEM HS-COLL.
5308671-5212801 L. 19

MISCELLANEOUS

Guides 24H • 0917-8912920

PROFESSIONAL SERVICES

HOUSEHOLD

HOUSEHOLD JOBS

AVAILABLE MAIDS 7328405

IDEAL MAIDS YAYA 732-6750

Direct Maid Yaya Int'l Cook 7572089

Good Maid Yaya Driver 8709384

Good Maid Yaya Cook 4214652

Good Maids 4216483

Good Service & Trusted maids w/orient & BI-NBI #8227269

Help Agency 532-1947 • 532-8376

ANGEL'S HANDS MAIDS W/NBI&BI 8834270 4213253

TRAINED MAID w/NBI Bisaya Ilocano 2927926 2776698

TRUSTED KASAMBAHAY7423378

TRUSTED QUALITY MAIDS W/NBI & BI 421-3828

LIPAT BAHAY

L-BAHAY 9206784 4540520

•CHEAP LBAHAY 9260424•

LBAHAY 5352064

LBAHAY 7113540

L-BAHAY 712-16-92

LBahay7433225

P900/TRIP 7421457

REAL ESTATE FOR SALE

COMML/RESDL

ERA REAL ESTATE
LEASE TO OWN
FOR AS LOW AS 12T A MONTH
GREENHILLS/MANDALUYONG
- Governor's Place
- Wack Wack condo
- Gilmore Heights
- San Francisco Gardens

BOHOL AVE./CAPITOL HILLS, Q.C.
- El Jardin del Presidente
- Golf Hill Terraces

BETH 0917-8447940
867-8913 to 17
www.ERAphilippines.com
A Global Network with Over 3,000 Offices Worldwide

HOUSE & LOT

ALABANG

CROWN ASIA-Springville City
at the Center of the Progressive South
CITTA ITALIA
An Italian inspired community avail of our low and longer downpayment terms plus big prompt payment discounts.
MOUNT MORIAH REALTY
* CHARIE *
• 825-7753 •
0918-9172484

MARIKINA

2BR HSE GRGE CONCEPCION DOS 900K 110M² 9112139

PASIG

P2.8M 3BR 3TB 15mins Ortigas 5315426 • 0917-8912363

QUEZON CITY

L280m² APO St Cor Lot Sta Mesa Hgts 9298376

• Brand New Teachers Vill • QC 18 Mahabagin 9132403

RIZAL

Antipolo,Town&Country Exec Bnew 3BR4TB grge nr mall 24 hours transpo 457-0726

★ RUSH SALE★
P2.3M Antipolo Subd 240m² w/grotto bar tub & furnitures
★CLEAN TITLE★
Direct buyer only! 6875401
0917-4574040/ 0917-9113768

REAL ESTATE FOR SALE

HOUSE & LOT

CAVITE

★DASMA BUNGALOW la88 fa32 PAGIBIG 4104577

LAGUNA

STA ROSA 3T/mo T 9390299

COMML/RESDL

PASIG

418sqm 5Dr 2Sty Apt. frnt College T-6414589, 09175372340

6.4Has Pasig 10 mins. to Ortigas T-6414589, 09175372340

VARIED AREAS

Rent or 10% Down 10Yrs Bal Pioneer Hilands Off/Resdl 3br P5-19M; Urdaneta Mkti P23M Bayview P13M, Merville P6M Renasance P18M, West Twr P3.3M 0916-8594925 / 627-1052

VARIOUS AREAS

MANILA
Sta. Cruz Rizal Ave 1,112 sqm
Malate Roxas Blvd. 3,838 sqm
Adriatico 1,189 sqm.;
Alunan 586 sqm.; Aragon 292 sqm.
Paco San Gregorio corner 2,409 sqm.
Peñafrancia 440 sqm. w/ bldg GFA 2,000 sqm
San Nicolas Del Pan 1,432 sqm
Pandacan Quirino Ave. 301 sqm

MAKATI
Ayala Avenue 2,400 sqm
Paseo de Roxas 8,285 sqm
Ayala North/ Salcedo Valero 5,125m²
Gil Puyat Rear Dela Costa 3,201 m²
Chino Roces (Pasong Tamo) 8,280 m²; 935 sqm.
N. Garcia (Reposo) 320 sqm
Amaiz Front Park Place 805m²
Galleria de Magallanes
3 BDR / 3TB, 2 Parking Slot
Legaspi Village Condos FA: 150; 114m²
Salcedo Village Condos FA 195 ; 224; 180 sqm
Condo Sen Gil Puyat FA: 187 sqm.
Legaspi Village Rada FCC Bldg. Beside Union Church
1/F Three (3) Office Condos GFA/sqm 48.83; 35.50;46.00
Leaseback Optional to Buyer
Warranted 10%Net Return Yr.
Legaspi Village FA: 623 sqm.
Salcedo Village Condos FA: 84; G/F 342 sqm

QUEZON CITY
Libis E. Rodriguez Jr Ave (C-5) 33,162 sqm.
Near Eastwood City
Cubao 20th Ave. Area: 1,136 sqm.
Congressional Ave. 6,184 sqm.
West Triangle EDSA 10,951 sqm.
Off West Ave. Surigao 600 sqm
Heroes Hill Jose Abad Santos 3,365 m²

MANDALUYONG
Ortigas Ctr. San Miguel Ave 10,509m²
Nr. SMC HO ; Shaw Blvd.cor.529 m²

SAN JUAN
Eisenhower Near Club Filipino 1,000 sqm

PASIG CITY
Rosario, Ortigas Ave. Ext. & Raymundo Aves.
Lots 45,746 & 63,090 sqm

VALENZUELA
Polo Ugong Mindanao Avenue Ext. Vacant Lot 2,996; 15,943 & 19,299 m²

MUNTINLUPA
Ayala Alabang Several Houses/Lot Areas 445 to 1,440m²
GFA 435 to 1,100 sqm.
Prices P20M to P75M
Madrigal Business Park Vacant Lot 1,148 sqm.
Alabang-Zapote Road Corner Lot 2,997 sqm.

LAS PIÑAS
SLEX East Service Road Vacant Lot 8,776 sqm.
Dr. A. Santos Ave.(Sucat Road) Vacant Lots 17,224 & 2,546 sqm.
Suitable Retail Commercial
Coastal Road near Quirino Ave Corner Lot 6,549
Vilamar 1st Street 605 sqm

PASAY CITY
Cuneta Rear to Papa St. Lot 2,810m²
Merville Armstrong Ave 10,000 sqm

ZITRO REAL ESTATE
Tel.nos. 818-2781 ; 751-5472
E-mail: jmortiz@info.com.ph

CONDO/TWNHSE

MAKATI

BURGUNDY CORP. TOWER
AVAIL BIG DISCOUNT
OFC / COMML / RES
UNITS 4 SALE / LEASE
HURRY, A FEW UNITS LEFT
894-4516 / 5048

C5 Nr The Fort 1.6M
12T/mo. or 3Yrs No Int. or 10% D.P. LIPAT AGAD 3-5BR 15min Fr Mkti 0917-8169849

REAL ESTATE FOR SALE

HOUSE & LOT

RSG
Panapaan I, Bacoor, Cavite

RFO
30% D/P in easy installment, as low as
*7,400.00+/- a month
*based on 15 years loan
BPI-Family Bank Housing Loan Program

CONDO/TWNHSE

MAKATI

Condo Unit & Townhouses Near D' Fort & Mkt CBD
Ready 4 Occupancy & Pre-selling Projects 4 Only P25,903/mo. -4BR 1Car Park 2 Levels Plus RoofDeck & As Low as P12,671/mo. Call Now! • Ivy 0918-9384927

MANILA

250 sqm 5Door Townhse Near U.S.T. 0917-4149898

SN ANDRES MLA
NR SSHIWAY Bnew
Twnhse/3stry/3br/3tb/grge/maid
P2.745M up 8903461 loc 34

MANDALUYONG

WACK-WACK CONDOS
534-6610 • Jojo

PARANAQUE

SUCAT 3BR 3TB 820-4520

PASIG

2BR Crisanta Tower Near Ultra Call 0917-4149898

QUEZON CITY

CUBAO Condo 1.4M 9132224

Fernandina 88 100sqm 5M 3br 2tb FF • 0917-2429078

★METRO GREEN VILLE la60 fa50 amenities 4104577

Milen Bldg.A 1.4M 4538746

Nr Ateneo P3M 09164339473

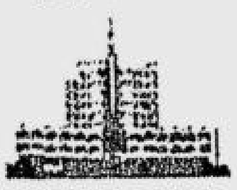
ReSale Eastwood City Stdio 123BR 0917-4149898

RIZAL

AYALA-ANTIPOLO
P 1.6-7M 2-5BR 20%DP or P12T LA150-250SQM nr La Salle /Assumption • 0917-831-3226

FARM/FISHPEN/ RAWLANDS

READY FOR OCCUPANCY



EMERALD TWR
COR TUAZON & J.P. RIZAL ST. PROJ. 4 QUEZON CITY
NEAR U.P. • ATENEO MIRIAM COLLEGE
OFF. / RES'L. CONDO
SALE OR LEASE TO OWN
P1.3M-UP EASY TERMS
ONLY 100T TO MOVE IN
437-1459 • 421-3105
We are open from 8:00 a.m. – 8:00 p.m.

APARTMENT

QUEZON CITY

RUSH SALE! 4sty. 6drs/res 2drs comm'l 7812493-94

LOT

LAS PINAS

TALON LAS PINAS 204m² @P4500 6873372

REAL ESTATE FOR SALE

HOUSE & LOT

GUEVENTHOMES
2 BR T/House own Carport ATTIC provision near MALL
call: RSG Sales
531-1384
531-0390/95
(0917) 834-2759
(046) 502-3694
www.guevent.com/homes
1-800-10 RSG HOME
rsghomes@qinet.net
other units available
Baguio,Cainta,Pasig, Quezon City

LOT

MANILA

Castanos Sampaloc 330m² T-9356342/0917-8122984

QUEZON CITY

• A CHANCE TO OWN !! •NEAR UP ATENEO MIRIAM! 473-714M² 09175320224 DBD

★AMPARO 30m²@P2500 nr SM Lagro 4104577

★ AYALA HILLS QC ★
2 yrs To Pay! NO INTEREST
370-740 Fairway Lots

★ Ferndale QC ★
Ayala Lots 204-290 @ P9700 & up Hses @ P6.5M & up Terms near Gotesco QC

★ Tierra Pura★
Hses & Lots P9M & up Vac. 230-700m² @ P9000/m² & up
- DON JOSE Gateway to Fairview 420m² P5500/sqm
- CAPITOL HOMES 450/sqm @ P8000sqm with view

BANEZ 931-9117 / 931-9160

LOYOLA GRAND VILLAS
choise lots w/ view
VISTA VERDE 2sty conc P4.2M 929-1832 • 426-5650

OTHER AREAS

★SUBIC 48has@200/m² nego w/fruit trees0916-3741571

BATANGAS

•LIPA FARM 09164339473

TAGUIG

FORT BONI RESDL 8422788

PROVINCIAL

Rare investment opportunity
Affordability and Value at
Cavite Light Industrial Park
Ideally located along Maguyam Road Carmona Cavite
Phase 1 ready for occupancy
Phase II pre-selling easy terms
24 months to pay at ZERO interest
Call MERLE 636-0111 or 634-2956

MEMORIAL LOT

Heritage Park Estate & Garden LOT 363-3080 Tess

FARM/FISHPEN/ RAWLANDS

1.3HA RICEFIELD CANAMAN CAM.SUR 6460768 PERLA

★SUBIC 48has@200/m² nego, w/fruit trees 047-9134120

RESORT

★MINDORO BEACH RESORT REST/CABINS 0916-4247378

ZAMBALES,Develop Undev 0919-3279260

REAL ESTATE FOR RENT

HOUSE

LAS PINAS

Mapayapa, Pulang Lupa 2sty 3BR2TB grge 9219458

CONDO/TWNHSE

MAKATI

2BR Mkt P8200mo 8388487

REAL ESTATE FOR RENT

CONDO/TWNHSE

MAKATI

4 BEDROOMS CONDO
For Lease
Rizal Tower
Rockwell Makati
Call: 8982416 or
Email: plam1a@yahoo.com

Basement parking included, middle of GBelt, Prince Plaza II, 38m², CONDO, fully furnished - hot water, aircon, large frig., cable TV, telephone, blinds. Suit Embassy personnel, lots of cupboard. Call Sally @ 893-4587 from 9-5, Mon.-Fri. to view. Ps20,000 monthly, 6 months advance.

BRAND NEW STUDIO
very clean w/security guard impressive lobby w/ elevator P7.5T no association dues no rent increase for 2 years 1672 Dian St Mkti nr Buendia Call Rose
8439418 • 5369509

PASIG

Valle Verde6 1BR • 8109314

SAN JUAN

G'HILLS 1BR 5268048

APARTMENT

KALOOCAN

163 BRIONES 7 AVE 3665197 2.8T

LAS PINAS

2BR Nr UPHR T8743395

MANILA

5 Units Apt. Sta. Mesa U/D 7154506

PARANAQUE

2BR MNWLK #5275941/5241365

QUEZON CITY

CUBAO Female P3.5 9124428

FOR LEASE

53 GOV PASCUAL WHSE 3610652

BEDSPACE

1 Male Asap! 1,300/mo. Nr DILG Office Edsa QC 0917-7953871

BUSINESS RENTAL

524 EDSA KALOOKAN 3610652

OFFICE SHOP or RESIDENCE Bo. Kapitolyo 0917-4149898

LOAN & MORTGAGE

2% w/o TAKING CAR 3677523/24

DOCTOR BUSINESS 8422788

OFFICE SPACE FOR RENT

12/F Belvedere Twr. Ortigas Ctr. Very Affordable P10T/mo. Inclusive 633-3910, 633-3909

TRANSPORTATION FOR SALE

CARS

BMW

BMW 316i 96 Model 680T Neg. • 0917-2429078

BMW 3201
1997 First Owner
Silver Full Auto
750T call 434-1809

FORD

74 MUSTANG T:526-8048

MERCEDES

MB E320'94, A/T SUNROOF MINT GREEN CALL: 3656149

MITSUBISHI

MIT PAJERO '00 A/T WHITE

TRANSPORTATION FOR SALE

CARS

NISSAN

4WD VANET DSL 9267433

TOYOTA

Lite Ace 93 P195T 9132701

OTHER CAR BRANDS

★ IMPORTED VAN ★
MB100D•Pregio•Topic
Grace•H100 360-9523

Pre- Christmas Sale!
with WARRANTY
★Pajero, Delica, Vans
★Serena, Caravan, Largo
★Land Cruser VX, H-Ace
★Nissan Terrano, Surf, etc.
★Trucks all models
All units A1 conditioned
No hidden extra cost
Quality convertion
Customer satisfaction guaranteed
ACROSS MARKETING
#40 Sumulong Hiway Mambugan, Antipolo City 6822858 /66/09189348805

SPECIAL CARS

PAJERO VANETTE TROOPER TON-HI ACE SAFARI SURF DELICA ESTIMA MU TERRANO PRADO ESCUDO SUZUKI ELF CANTER ETC A1 w/warranty 9126976 09178342020 GLEN

TROOPER PAJERO VANETTE SAFARI SURF HI-TOWN ACE TERRANO MU DELICA ESTIMA PRADO ESCUDO SUZUKI ELF CANTER ETC STREETMASTER 2179 TAFT AVE NR CARTIMAR

PARTS & ACCESSORIES

FREE CHECK-UP! 8am - 7pm
COMPUTERIZED ALIGNMENT
BRAKES • STEERING • CLUTCH
SUSPENSION • IGNITION
ELECTRICAL • AIRCON
GUARANTEED WORK & GENUINE PARTS
BRIDGESTONE • GOODYEAR
MOTOLITE • EXCEL • SANDEN
YOKOHAMA • MOBIL
PLUS! AFTER-SALES SERVICE
RUBBER VOLT
MAJOR CREDIT CARDS HONORED

TRANSPORTATION FOR RENT

CARS FOR RENT

L3•Cars• 9273453 4538295

Starex MB100 Coaster Bus • Call 631-3496

ABC CARS/VANS
NEW MODEL ALL BRANDS
SELFDRIVE OR WITH DRIVER
MANILA 536-8822 • 303-9789
TIMOG Q.C. 426-2278 • 426-4084

★Vans Coaster Bus 440-9171

H'ACE MM/Prov. 7806589

HI-ACE L-300 9296250

UDRIVE W/DRIVER CARS MATIC/MANUAL
HIACE REVO COSTER 4X4 ETC.
8908667 • 8908668 • 8908669
www.avalonrentacar.com

L300 T7411356

MARIAN CARS BRIDAL VANS CSTER 8957247/8969956

MB STAREX HIACE 8276605

P600/L3 9136710/4333682

REVO w/driver 9272821

TOYCO-SELF DRIVE OR W/ DRIVER CAR/VAN 8006595

VAN 4 RENT 8254058 8261045

WANTED TO BUY

BUYING USED CARS 8990215

CAR LOAN

1.5 % EasyCarLoan 4000166 -67

1.5% FAST CAR LOAN 3677523/24

1.5% FAST CAR LOAN 6560140

1.5% FAST CAR LOAN 7262780

2% w/o Taking Car 7228942/43

2% w/o Taking Car 8870190 95

RUSH SALE
FOR HOTELS/BAKESHOPS/RESTAURANTS/ CATERERS/MEATSHOPS
- Walk In Chiller/Freezer
- Reach in Chiller 2 dr.
- Dough kneader
- Backcounter 3 underchiller
- Convection Oven-Vulcan Hart
- Ice Maker-Servend
- Dishwashing Machine
- Misono Sushi Bar
- Bar Sink bottle opener

Combi Steamer
Meat Grinder s/s
Charcoal Griller
Chiller Upright
Food Warmer Bain marie
Hood Canopy Island type s/s
Sandwich Pizza station w/ over shelves
Native kakanin
Cocktail bin

PRICES NEGOTIABLE
AURORA MILESTONE BLDG.
1045 AURORA BLVD., Q.C.
TEL NO 913-1441 LOCAL 1027-1030

TRANSPORTATION FOR RENT

CAR LOAN

2% w/o Taking Car 8966633

2% w/oTaking Car 3732081-82

2% w/oTaking Car 7221021

2% w/oTaking Car 3646928

GENERAL ITEMS FOR SALE

JEWELRY

ANY ROLEX
and Other Swiss Watches Buy / Sell / Pawn / Repair Tel# 804-0484 • 834-2886

MUSICAL INSTRUMENTS

Mercedes PIANO 18T 6416278

YAMAHA GRAND & UPRIGHT
ELITE PIANO CENTER
Almost New:TERMS-7213124

PETS

DOG TRAINER 4528681

Dog Trainer Home Service/ Boarding / Puppy Care
T-0918-719-3342

Phil. Dog School
Trains Dogs Scientifically
T-721-3736 • 0917-8483181

RUSH SALE: Siamese Tiger Fish 8" Long with 8 Black Stripes Eric 681-4920 / 0916-4004721

WANTED TO BUY

BUYING ROLEX
others, High Price CASH 09178142309/7269687/4123543

DFCTIVE TV/COMPO 7325865

WE BUY AT HIGH PRICE
ROLEX
5646593 5897041
5633742 0917-8473744

MISCELLANEOUS

BathTowel P85-P135 6438927

EMPLOYMENT OPPORTUNITIES

FEMALE

Female Telemarketer Coll Grad Bright honest perfect English References reqd. Email resume suburbanmgt@hotmail.com

F-ESCORT • 0917-9593176

Secretary Good In Math Stay In Sta Maria Bul 363-3080 Tess

MALE/FEMALE

URGENT OFC Staff/Personnel 18/45 w/w/o exp Start asap Direct Hire 4752637 JOAN

FREE Care Giver Seminar 5614990 5638009

HAIR DRESSER
For SM Megamall 09178398638

★Ofc Staff 18/45 w/w/o exp★ START ASAP CALL 9134470 Direct Hiring Look Zobel

HRD PERSONNEL 09173680641 FATIMA

HRD Stf 0919-4639391 Rose

OFC Personnel 09164894621 Bayl
HRD Staff 09196541756 Rally

OFC PERSONNEL 09207692798 FLOR

OFC PERSONNEL 09202999201 SKY

Ofc Staff 551-2388 Ms. Yna

OFC STAFF 9134470 LIEZL

EMPLOYMENT OPPORTUNITIES

MALE/FEMALE

OFC STAFF 9134470 KAYE

OFC STAFF 9134470 CATHY

OFC STAFF COLL GRAD /UGRAD 4370454 VINCENT

OFC STAFF/0920-2376713/BENEDICT

OFC Staff/HRD Start ASAP w/ Hi Salary 7279971 Mr. Bean

OFF STAFF Doy 4511872

Office Staff/09178969388/Abby

SUPERVISOR 09192535623 CRIZEL

Underboard / Newly Grad. NURSE for Nursing Home Look for Abie / Ella Tel# 532-8606 #252 Sto. Rosario Plainview Mand. City

Wanted 3 PIANISTS to work in a Popular Restaurant Call#8315015 Look for Mr. Joey or Ms. Jenny

PUBLIC NOTICES

ANNOUNCEMENT

CALLING DR MEL MANLUGON CAN SOMEONE TELL ME HOW TO REACH HER FOR CONSULT BETH 09178339040

PERSONAL

PRAYER TO THE HOLY SPIRIT

Holy Spirit, You who make me see everything and show me the way to reach my ideal, You who give the divine gift to forgive & forget the wrong that is done to me & who, in all instances of my life, is with me. I, in this dialogue, want to thank you for everything & confirm once more that I never want to be separated from You no matter how great the material may be. I want to be with You & my love ones in your perpetual glory.
Amen

Person must pray this 3 consecutive days without starting one's wish. After 3rd day your wish will be granted no matter how difficult it may be. Promise to publish this soon as your favor has been granted.
CJC

INVESTMENT OPPORTUNITIES

BUSINESS OPPORTUNITIES

B/SELL FULLY PD EDUC PLAN 780-0106 / 0917-7939632

DOLLAR 5% IRR 09189334157

Earn & Travel 09194018441

Global Buss 0916-9368917

INT'L BUSINESS AT HOME 8376068

NEED CASH 4 X-MAS! EARN P500/DAY CALL 6425696

SPECIAL SAVINGS PROGRAM 50T min. investment, 10% a month, renewable every 6 mos Guaranteed w/ contract & post dated checks. Call 8439322 / 09193538888 / 09192132366

X-MAS HAM 531-6785

EARN EXTRA INCOME
P10T-P50T/mo (02)434-3039
www.realfreedombiz.com

EARN THRU PHONE 8965632

TSHIRT SALE 0916-8329919

BUSINESS FOR SALE

RUSH! Prestigious Salon Merville (Neg.) 0919-6316118

QUEZON CITY

XVILLE2 Townhse 2-Sty 2BR BR / TB maidsrm grg

WARM PERSONAL DIGNIFIED
The choice of the country's most discriminating families over the last 102 YEARS
NACIONAL MEMORIAL HOMES
Tel. Nos. 713-5231 to 35 • Direct Lines 714-0867 to 68
Fax No. 714-0865

OBITUARIES

YORK (U.S.A.) CASKETS
... because they deserve only the best.
*For more information, please call your funeral director

Maria Victoria Rosal de la Cruz

on 22 November, 2002

Our Beloved

Vicky

passed on to be in God's eternal bosom, there to live in peace and perfection.

Her loving husband **Dr. Wilfredo E. de la Cruz**; her children **Carmel Patricia, Rissa Monique** and **Mariel Angela**; relatives and friends, request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at the Arlington Memorial Chapel, 12-G Araneta Avenue, Quezon City.

Interment will be on November 28, at Himlayang Pilipino, Tandang Sora, Quezon City, after the 9 a.m. Holy Mass.

So Lovingly Remembered
So Sadly Missed

Our Dearly Beloved

GENE VICENTE LONTOC TAMESIS

Born: November 25, 1939
Died: August 21, 2002

On the day of his 63rd Birth Anniversary, his wife, **Jeanette Gonzalez Tamesis**, together with their children, **Vinci & Anna**, **Benjam & Tina, Gina & Jhake, Maita & Raymund, Geneblue, Rica & Robert, Lissa & Alvin;** his grandchildren, sisters, in-laws, nephews and nieces, request relatives and friends to pray for the eternal repose of his soul.

"I will be their assured refuge in life and especially in death"
— A promise of the Sacred Heart of Jesus

Victoria Palafox de la Cuesta

Beloved wife of Dr. Roman Racela de la Cuesta (†)

Peacefully joined her Creator
on November 24, 2002 at the age of 90.

Her children **Rolando** and **Roxanne, Myrna** and **Federico Jr.**, **Edward** and **Cora**, grandchildren, **Fina** and **Kenny, Romvic, Marc** (†), **Rhea, Edward Jr., Michael** and **Jinky, Erwin, Krizzia,** great grandchildren **Karl, Kathleen, Natalya, Beatrice & Micah,** sister **Juliana** and brother-in-law **Primitivo,** brother **Tomas** and sister-in-law **Leonarda,** sister-in-law **Paz,** other in-laws, relatives and friends request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at Santuario de San Jose, Greenhills until Wednesday afternoon, 27 November 2002, after which she will be brought to her home in Laoag City, Ilocos Norte.

Interment will be announced later.

"From darkness let the light shine!"
Genesis 1:3

"FORGET ME NOT in the weariness of sorrow. There is a home for thee, Thy Saviors breast. Be comforted, the day is ever nearing when thou wilt find there long and endless rest!"

LUPO D. BARLONGAY

Peacefully joined his Creator on November 22, 2002 at the age of 59.

His beloved wife Edna Caratao Barlongay; children Epifania & Jose Martin V. Bermoy, May, Lupo Ignacio, Ibsen, Hope & Honey; grandchildren Therese Nicole (Nikki) and Veronica Ma. Franczesca B. Bermoy (Nica); brother Galo & Mary – Galmar, Bebox and Jean; sister Yolanda & Rolando Veloso, Sr. (†) – Marlo & Gina, Jojo & Tess and Liezel; nephew Jerry Desoy; and other relatives and friends request the pious readers to pray for the eternal repose of his soul.

His remains lie in state at the La Funeraria Paz-Sucat, inside Manila Memorial Park, Sucat, Parañaque City.

Interment will be on November 27, 2002 after the 3:00 p.m. Mass.

Fernando "Andy" N. Seriña

of Cagayan de Oro City & Quezon City peacefully joined his Creator on the Feast of Christ the King, November 24, 2002 at the age of 52.

His loving wife *Menchu;* children *Carmela, Clarissa, Francis* and *Consuelo;* together with brother *Manolo* request the readers to join them in praying for the eternal repose of his soul.

His remains lie in state at *Our Lady of Mount Carmel Church, New Manila, Quezon City*.

Interment will be on *November 27, 2002* (Wednesday) at the *Holy Cross Memorial Park* after the *8:00 a.m. Mass at Our Lady of Mount Carmel*.

Please omit flowers. Donation to the Epsilon Chi Fraternity of the University of the Philippines or the Sambayan Educational Foundation, Inc. (SEFI) of St. Theresa's College will be deeply appreciated.

Message of Thanks

Ma. Socorro C. Macapagal - Santos

who was born into eternal life on November 16, 2002

We, the family, **Anton Joshua** and **Andrew, Mamang** and **Papang, Susie, Sally** and **Paul, Jun** and **Jorja, John** and **Pam, Boy** and **Billy**, niece and nephews, wish to express our sincerest gratitude and appreciation to all those who comforted us, offered Masses, prayers and novenas, sent flowers and spiritual bouquets and for the countless relatives and friends who kept vigil with us in our time of loss.

May we request those whose lives she has touched and enriched to continue to pray for the eternal repose of her soul.
May her memory live in our hearts.

The Missionary Sisters
Servants of the Holy Spirit

announce the death of

SISTER MARYSILDA, S.Sp.S. (MARGARETHE HEINRICHS)

on November 24, 2002 at the age of 87
at the Convent of the Holy Spirit, Quezon City.

Mass of the Resurrection will be offered on
Tuesday, November 26, 2002 at 3:00 PM
at the Convent of the Holy Spirit
8 Poinsettia Road, Quezon City.

Interment will follow
at the Christ the King Cemetery
E. Rodriguez Ave., Quezon City.

"To everything there is a Season,
And a Time to every purpose
Under Heaven...."

The Great Architect in the Sky
Has called back His son

RAMON ONGCHANGCO LORENZANA

On 24 NOVEMBER 2002

Our prayers will always be with him, RAMON JR. (Chito) and RICARDO JOSE (Rico), his sons.

Together with his parents PAKING and NING ONGCHANGCO (†); brothers and sisters RENY, BOBBY, CARMEN and CHONA; uncles, aunts, cousins, nephews and nieces, we request the reader to say a little prayer for him.

His body lies at *Chapel Q, Loyola Memorial Chapels,* Guadalupe Makati City.

Interment will be on Sunday, December 1, 2002 at the Loyola Memorial Park, Marikina, after the 8 a.m. Mass

---

R.I.P.

CARMEN S. GARCIA

of PULILAN, BULACAN

Succumbed on November 23, 2002

Her loving brother **Ricardo**, sisters **Beatriz** and **Imelda**, sister-in-law **Camellia Picazo**, and brother-in-law, **Sir. E. Gary Villanueva** request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at her residence in Pulilan, Bulacan, and will be interred at 2:00 p.m. on November 26, 2002, at Pulilan Cemetery.

"Eternal life will swallow up that which can die. God made us for this very reason and He has given us the Spirit as a guarantee that we will live again."
2 Corinthians 5:4-5

An obituary with a picture can be a fitting tribute to your departed loved one.

INQUIRER OBITUARIES

DEATH ANNOUNCEMENT MESSAGE OF THANKS DEATH ANNIVERSARY REQUIEMS FREE OBIT DESIGN

For the needs of your departed Loved Ones, the following establishments can help you.

ARLINGTON MEMORIAL CHAPEL
12 G. Araneta Avenue, Quezon City. Tels. 715-1025, 715-1031; 715-1027
ARLINGTON EAST THE GARDEN CHAPELS
C. Raymundo St. cor. Mercedes Ave., San Miguel Ave., Pasig City
Tels. 747-8599, 747-8609 • Telefax 641-1760
AUREA QUIOGUE FUNERAL HOMES
243 A.B. Fernandez Ave., Dagupan City, Pangasinan
Tels. (0785) 522-3451; 522-2128, (0917) 434-9976
CEBU ROLLING HILLS MEMORIAL CHAPELS INC.
Cebu Branch: A.S. Fortuna Street, Banilad, Mandaue City, Cebu. Tels. 346-2543; 346-2601
COSMOPOLITAN FUNERAL HOMES, INC.
Nivel Hills, Lahug, Cebu City. Tels. 231-0721, 231-3192
COSMOPOLITAN FUNERAL HOMES, INC.
Camus Ext. cor. J. Abad Santos, Davao City. Tels. (082) 227-1201; 227-1258
DAYAO FUNERAL HOME
#2 Bayani St., Galas, Quezon City;
Tels. 740-2603, 781-3705, 781-3688, 413-9400; 715-5594
DALLUAY MEMORIAL SERVICES
#42 Upper Kalaklan, Olongapo City
Tels. (047) 222-3605, (047) 811-1086, (047) 222-4512; (047) 224-2014
DON BOSCO CHAPELS
Pasay Road, Makati City, Tel. 894-5932 to 34
DULCE MEMORIAL SERVICES
Jose Abad Santos Ave. cor. Dinalupihan St., Manuguit, Manila
Tels. 712-5102, 741-5125, 741-5133, Fax No. 711-3064
FLORESCO FUNERAL HOME
219 Gen. Luna St., Concepcion, Malabon, Metro Manila;
Tels. 2812963, 2813034, 2810522

FUNERARIA PANGILINAN
Santo Entierro cor. P. Burgos St., Lourdes Sur, Angeles City
Tels. (045) 888-2959 ; (045) 322-5247
PAKET SANTIAGO MEMORIAL HOMES
13 V. Gomez St., San Roque, Marikina City;
Tels. 646-1725, 646-1730
FUNERARIA ANGEL QUIOGUE
No. 67 Pasig Boulevard Extension, Pasig City; Tels. 641-7909; 641-1735
M. Almeda St., Pateros, Metro Manila; Tels. 642-3010; 633-3602
FUNERARIA FILIPINAS
167 Real St., Zapote Alabang, Las Piñas; Tels. 873-0507; 873-0024
FUNERARIA FILIPINAS
865 J.P. Rizal St., Poblacion, Makati City, Tels. 890-3556; 899-6191
FUNERARIA TUASON
Poblacion, San Miguel, Bulacan 3011;
Tels. (044) 764-0281, 678-0266, (0917) 895-0603
FUNERARIA SAMSON
145 Bayan Luma, Imus, Cavite, Tels. (046) 471-3375; 471-2675
GARDEN OF MEMORIES MEMORIAL PARK
Calsadang Bago, Pateros, Metro Manila, Tels. 642-6181 to 82
HERITAGE PARK
Bayani Road, Fort Bonifacio, Taguig, Metro Manila
Tels. (DL) 845-2341 to 42, (TL) 845-2334 to 38 loc. 110/112
HOLY GARDENS MEMORIAL PARK
Third Level, Unishoppe Complex, Quezon Ave., Angono, Rizal
Tels. 651-1711; 651-0737
HOLY TRINITY MEMORIAL CHAPELS
Sucat, Parañaque City; Tels. 825-1296; 825-1291

LA FUNERARIA LAWRENCE BAQUIRAN
#27 Crisologo St., Vigan, Ilocos Sur; Tel. 722-2730; Cell (0917) 5680136; (0917) 5660145
Manila #23 Palo St., Project 2, Quezon City. Tel. 434-3258
LA FUNERARIA PAZ, INC.
1501 C.M. Recto Ave. cor. T. Mapua, Manila;
Tels. 711-6931 to 35; 732-4795; 732-2827
LA FUNERARIA PAZ, INC.
143 G. Araneta Ave. cor Kaliraya St., Quezon City;
Tels. 749-3806 to 11; 712-3001; 743-6502 or 05
LA FUNERARIA PAZ, INC.
Dr. A. Santos Ave., Sucat, Parañaque. Tels. 820-1592; 825-9947; 825-8635
LA FUNERARIA PAZ, INC.
79 Naguilian Rd., Baguio City. Tel. (074) 443-3337; (074) 442-3117
LA FUNERARIA SAPINOSO
G. Tirona St., Imus, Cavite; Tels. (046) 471-3386, (046) 471-4417; (046) 571-1978
LOYOLA MEMORIAL CHAPELS
EDSA cor. Bernardino St., Guadalupe, Makati City;
Tels. 895-1011 to 19
LOYOLA MEMORIAL PARK CHAPELS & CREMATORY SERVICES
Loyola Memorial Park, A. Bonifacio Avenue, Tañong, Marikina City
Tels. 941-3196 to 98, 941-3676; Telefax 941-3577
MARIAN MEMORIAL CHAPELS
Marcos Hiway, Antipolo, Rizal, Tels. 645-1655, 682-0209; 682-0210
MARCELO FUNERAL HOMES
74-M Naval Street, Tangos, Navotas, Metro Manila • Tel. No. 283-1618
MT. SINAI MEMORIAL CHAPEL
Arellano St., Dagupan City,
Tels. (075) 515-5960, 515-6529; 522-8783; (0919) 348-7131

NACIONAL MEMORIAL HOMES
264 G. Araneta Avenue, Quezon City. Tels. 713-5231 to 35; 714-0867; 714-0868
POPULAR MEMORIAL CHAPELS, INC.
214 Rizal Ave., Sta. Cruz, Manila. Tel. Nos. 254-0867, 254-0839
ROLLING HILLS MEMORIAL CHAPELS INC.
Ground Flr. Rolling Hills Chapel, 27th-Lacson St., Mandalagan, Bacolod City;
Tel. 433-7132
RIZAL FUNERAL HOMES
438 Comentina St., Pasay City, Tels. 831-1204
Sucat Branch 8187 Dr. A. Santos Ave., Sucat, Parañaque City
Tels. 826-1376, 826-9682, (0915) 712-1220
SANTUARIO DE SAN ANTONIO PARISH
Forbes Park, Makati City. Tel. Nos. 843-8838/30. Fax No. 843-9223
SANTUARIO DE SAN JOSE PARISH
East Greenhills, Mandaluyong City; Telefax 724-4139, 725-2044
ST. ALPHONSUS MARY DE LIGOURI PARISH
Magallanes Village, Makati City, Tels. 852-8228, 852-7284
ST. MARK MEMORIAL CHAPEL
16-15 G. Tuazon cor. Loreto St., Sampaloc, Manila;
Tels. 749-3679, 781-1772
ST. PETER FUNERAL HOMES
296 Quezon Ave., Quezon City, Tels. 372-5084; 410-9286/87
VERONICA MEMORIAL HOMES
Official NBI Morgue 517-A Arnaiz St., Pasay City,
Tels. 831-3797, 844-7846, 843-1801, 845-4836
WELINGTON FUNERAL SERVICES
1511 Gen. Luna St., Paco, Manila,
Tels. 522-8846, 522-9438, 400-5394

OBITUARY REQUIREMENTS: ❶ Copy of Death Certificate ❷ Any Identification document (I.D.)

WE ACCEPT CREDIT CARDS and bank-to-bank payments.

Lindows takes on Windows, offers cheaper alternative

By Gerry Plaza

HAS a worthy opponent to Microsoft Corp.'s dominant Windows operating system arrived?

A cheaper Linux alternative to the dominant desktop personal computer operating system hit store shelves in the United States last week. Called LindowsOS 3.0, the graphical user interface-based platform is now sold at a retail price of $129 as against Microsoft Windows XP's price of $299 a box for its full version.

This $129 package not only provides the operating system but also the Sun StarOffice 6.0 suite, Netscape 7.0, which includes a browser, e-mail, messaging and chat, as well as other utilities like a CD burning tool, a video player and games. The StarOffice suite and Netscape 7.0 are already being downloaded for free from the Internet, but bundling it with Lindows makes for a conveninet package. Lindows can also support Microsoft Office applications, such as Word, Excel, or PowerPoint, provided they are not the newer Office XP programs.

Lindows buyers will also get access to a range of other applications through its "Click-N-Run" service. The online, subscription-based service offers a variety of useful licensed software—from productivity programs, utilities, to even desktop games. Some free "Click-N-Run" applications come free with the LindowsOS 3.0 box.

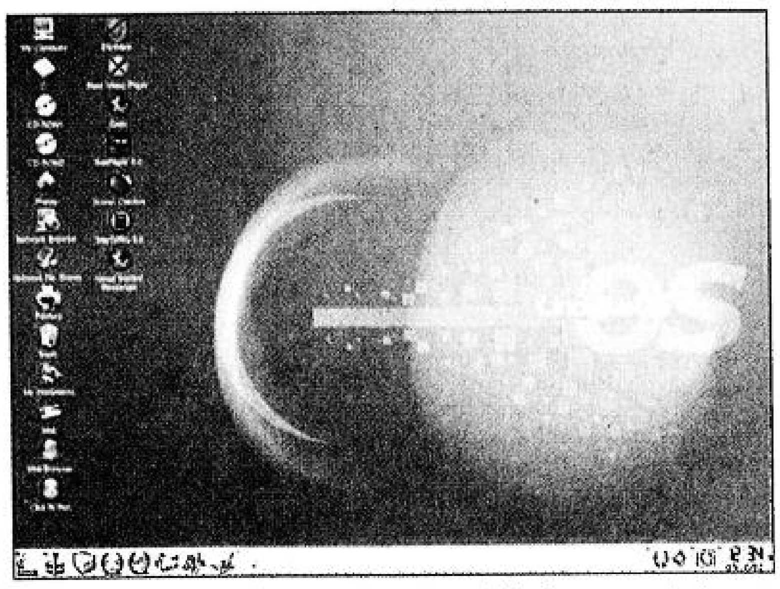
While the offer seems tempting, the bane of most Linux desktop OS products is support from hardware manufacturers and software vendors. This is where Microsoft pulls through, as most new PCs come bundled with Windows XP and almost all software players must develop programs for the platform to stay competitive. On the other hand, the lack of industry-strength software for Lindows is a disadvantage.

Previous open source operating system offerings from Red Hat and Corel were worthy attempts but failed to draw a considerable following.

But now, LindowsOS—developed by Lindows.com—braces for yet another challenge against Windows by offering inexpensive desktop software to consumers. Unlike Windows, Lindows can run on several machines without licensing issues.

The biggest benefit: Lindows lowers PC prices. Wal-Mart stores in the United States are selling new PCs under the MicroTel brand bundled with LindowsOS for a price of $199 (or just above P10,000). The unit runs on a Via C3 800Mhz processor.

While the inexpensive Lindows PC is not ideal for power users, Lindows.com, Microtel, Wal-Mart and Via Technologies position the sub-$200 machine for emerging markets and upscale home users needing second or third PCs or cash-strapped businesses needing to expand their IT infrastructure.



WATCH out, Microsoft. A new Linux-based Windows wannabe is out in the market, and it has free software to boot.

The group also announced an upcoming tablet PC version of LindowsOS, which would have handwriting support and voice recognition. Two weeks ago, Microsoft introduced its Tablet PC which runs a special pen-enabled version of the Windows operating system.

PCs loaded with Lindows would greatly benefit Philippine users who demand high-performance computing at less cost. Apart from that, PC reviewers hail the new product as an easier-to-learn and use platform than other desktop Linux offerings, potentially able to entice more users to leave Windows and jump to the Linux platform.

This is not far-fetched, but Lindows still has a long way to go. But the good news is, Lindows.com is treading the right path, allowing users to use a Linux version that's easy to use.

Australian ISP enters RP Internet market

AN INTERNET service provider in Australia which was established in 1995 and nurtured by a group of Filipinos to become a major ISP down under has set up a Philippine affiliate and is now offering their Internet service in the country.

IDXNet Philippines was incorporated in April 2002 and received its license from the National Telecommunications Commission to operate as an Internet service provider (VAS services) in June 2002. It hopes to leverage its ISP experience in Australia and its alliance with local partner MISNet. MISNet is a leading IT software solutions, services and training provider and is backed up by the largest number of Microsoft-certified professionals in the country.

In deciding to enter the highly competitive local ISP market, Dom Tuazon, managing director of IDXNet Australia, voiced his confidence that by finding the right market niche, as well as being able to provide good products and services on a value-for-value basis, IDXNet Philippines will be able to gain a foothold in the local market.

"And from there, using the same marketing experience that allowed us to successfully grow our ISP business in Australia, we hope to become one of the significant players contributing to the development of the Internet industry in the Philippines," Tuazon added.

IDXNet Philippines anchors its business philosophy on being able to provide its customers with the best Internet service at an affordable price. Tuazon believes they can achieve this by offering prices that are competitive and affordable to the average Internet users, ensuring that the download access is reasonably fast and hassle-free, and providing responsive and competent customer service.

Apart from emphasizing its commitment of improving the quality of its service all the time, IDXNet Philippines has adopted cutting-edge Internet technology by utilizing a fast frame relay connection to its backbone and fast 56K V90 connections to its all-digital lines. Its no busy line policy requires a 24x7 monitoring of customer usage to ensure that lines are available when they are needed.

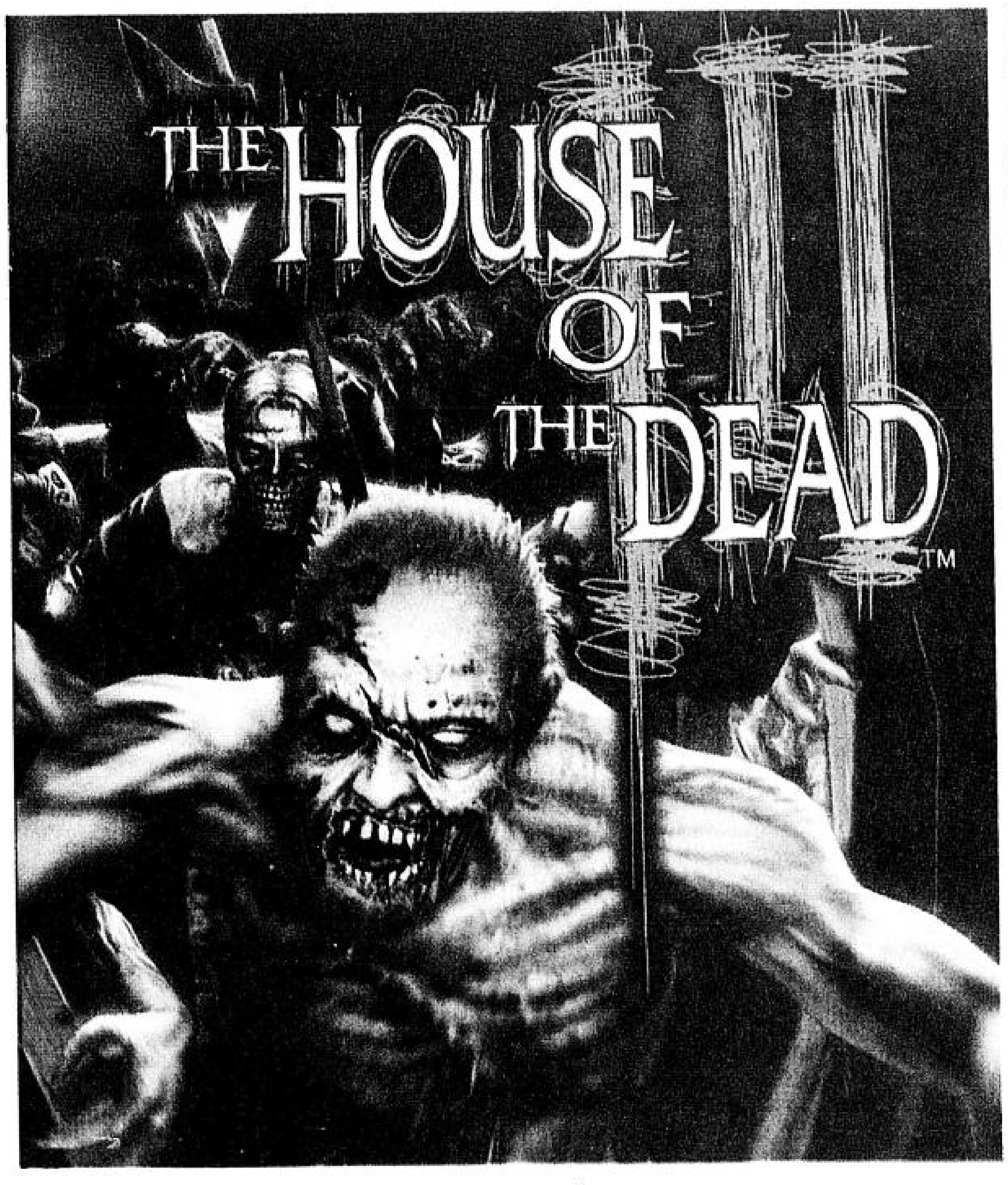
IDXNet offers both monthly and prepaid Internet accounts and does not charge any connection fees. Flexible monthly plans start from P165 a month for 12 hours. Excess charges are economical since the more hours are used, the lesser are the hourly charges. Usage is charged on a per second basis. Subscribers can monitor their Internet usage on a real-time basis at the IDXNet website to validate and keep track of their accounts.

IDXNet's prepaid cards start from P100 per month for eight hours of Internet access

---

Mindless mayhem with House of the Dead III

By Leo Magno


THE HOUSE OF THE DEAD III
TM

BEFORE ANYTHING else, let me say that this game is rated "M" for mature audiences. This should not be played by kids.

"House of the Dead III" by Wow Entertainment as published by Sega is a game that's over in 30 minutes. Well, theoretically. Because after that you'll pick it up again and again and again. House of the Dead III for the Xbox is a straightforward, brainless shooter—as brainless as the zombies you'll encounter once you blow their oozy gray matter out with your shotgun.

What's more, after you finish the game on any difficulty level, you unlock the full version of House of the Dead II which originally appeared on the Dreamcast and on the arcade. How's that for value? It's like getting two games in one.

While I found the game extremely short, I have to give kudos to Wow Entertainment and Sega for coming up with a good shooter. If I take my role-playing and adventure-playing hats off for a while and take this from a mindless shooter perspective, House of the Dead III is actually good. Just make sure you switch your brain off before playing.

I got my copy at EB Games in San Francisco last week, so I also found a pre-owned Mad Catz Blaster light gun for only $25 (the brand new one costs $40). I've yet to see any light guns in the Philippines, not even in Singapore, and as of today only Mad Catz manufactures them for the Xbox. And although playing the game with a controller makes for a decent enough play time, blowing zombies away with a light gun adds a ton-load to the fun factor, making you pick up the game again and again and again. A caveat, however, goes to owners of progressive scan, high-definition and projection TVs. The Mad Catz light gun will only work for older picture-tube TVs. Bear in mind also that House of the Dead III is so far the only light gun-compatible game for the Xbox with no new gun-based game in sight in the near future, so prepare to shell out bucks for this gun for use only with House of the Dead III.

OK, so the game is short. But when you play through both House of the Dead III and II, you get to compare the two versions and realize how far version III has come from the Dreamcast and arcade days. House of the Dead III has pretty neat graphics and lighting, with a good variety of zombies and ghouls (eight of them, plus four bosses) to blast in only half an hour. The background has rich detail, and every zombie is well crafted. Check out that big, fat ugly zombie called Charles. You blow a hole through his tub of lard and you can actually peek through.

What makes it more fun is the auto-reloading shotgun you use as either Agent G or Lisa Rogan (the only difference between the two characters is that one stands on the left and the other's at the right side of the screen). House of the Dead III has none of those "Reload" signs onscreen while a wimpy voice actor asks you to reload your gun. This is not to say that voice acting in House of the Dead III is a lot better. The dialogue is pathetic ("We must not let the others' death be in vain") and the voice acting is fit for a B-movie ("Never give up, Lisa. No matter what!"). Speaking of B-movies, a trailer and special feature of the making of "House of the Dead," the movie due out next year, is included in the DVD.

This game isn't something to line up for, but when you view House of the Dead III from its core offering as a mindless shooter, it serves its purpose. You get to blast zombies. That's it. Not in a Resident Evil kind of way, but people will get a kick out of this game when used with a light gun. When using the controller, you'll find out that House of the Dead III often requires you to fire at zombies in succession or maximize the spray of your shotgun shells to take out several enemies at once. The fact that the game was designed this way and not as one which focuses on accuracy shows that Sega wants people without light guns to still play it with a controller.

We review this game on the XBox

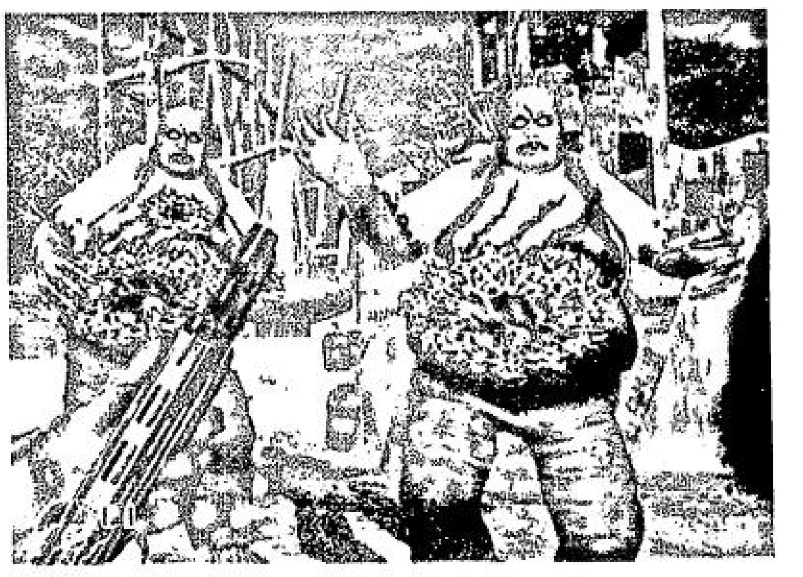
Another note on the Mad Catz Blaster: House of the Dead III is indeed the first Xbox game to be light gun-compatible, but for gamers to snap up these guns fast, you need a more compelling reason to buy them than just a short game like this. Otherwise you might end up ruing your purchase. Also, throughout the game you get to use just one weapon—the shotgun—unlike in previous House of the Dead versions.

The game still has this weird retention of the old arcade formula. Although the irritating "Reload" message is gone, in House of the Dead III you still get to shoot at tokens littered around the screen to gain extra lives. The game is token-based, with your number of lives determined by the number of tokens you choose at the start of the game—as if you were dropping quarters into the damn console. More mind-boggling is the fact that at the bottom corner of the screen, the words "Insert coin" still flash when you run out of lives.

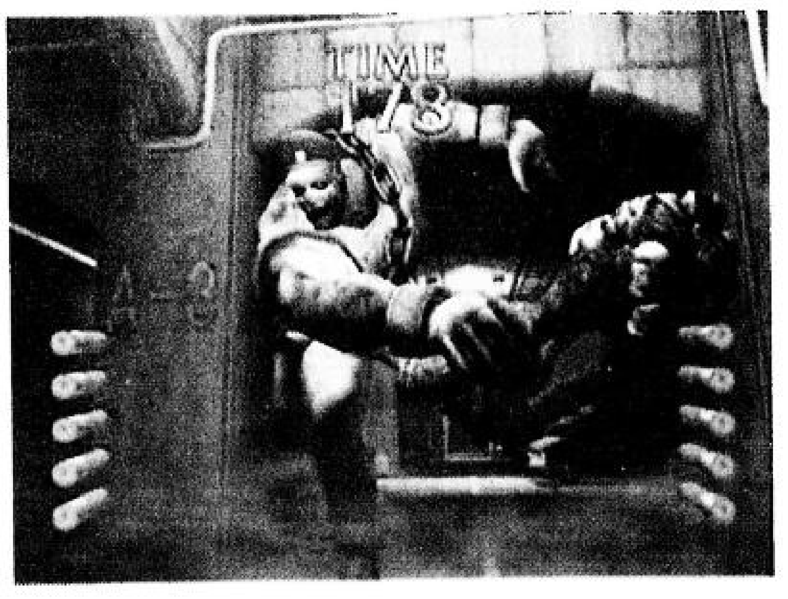
Hello?!?

Somebody has to tell Sega that arcades are dead—like their Dreamcast.

Moreover, House of the Dead III's "branching story system" isn't manifested because by choosing a different area, you merely change the order by which you go through levels. Unlike House of the Dead II—which has a longer, more branching and complex storyline—the multiple paths in House of the Dead III is inconsequential.



HOUSE of the Dead III is a short, fast-paced game that doesn't offer much beyond blasting away zombies with your shotgun. However, when you view it as a gun game, especially when you use the Mad Catz Blaster light gun, the game serves its purpose of being a fun, mindless shooter. After all, this is exactly the appeal of the House of the Dead series, all the way from its early days as an arcade game. You also get the full version of House of the Dead II after you beat this game.



There are too few surprises in House of the Dead III. This is a gun game which requires you to squeeze out every ounce of fun out of shooting up zombies, but there's gonna be a point where you just let your character be taken for a ride down that rail, wait for a door to open and start blasting away. There are a few zombies which get you from the side or those hanging onto the elevator, but more often than not you just point the gun at a door and start shooting and watching blood splattering out of the undead. You even have a choice between the red and green blood color, plus certain levels of violence, from mild to gratuitous. Personally, I like to see green blood with violence level cranked all the way up. Start watching those brainless zombies squirm.

Since House of the Dead III has only a few surprise appearances from the sides, your Dolby Digital 5.1 surround sound system won't be maximized. You get creepy output from the satellite speakers once in a while, but all the bullets come from the center speakers. The game doesn't make good use of sound, and the voice acting is as ugly as the zombies.

Lastly, the final boss is too dang difficult compared to the rest of the game. It also feels incongruous from the entire theme of the game. Granted, the story of House of the Dead III takes place 20 years after the last version, so it's supposed to be futuristic. However, after blasting zombie brains on your way to the final confrontation, you're faced with this high-tech Curien reincarnation which has nothing to do with zombies at all. It's like watching "Night of the Living Dead" and then switching the channel to "Tron" just before you reach the climax.

All in all, House of the Dead III is a good shooter. Just make sure you leave your brain on the couch, take off your critic's cap and start firing away as mindlessly as the zombies which want to take a bite out of you.

Open source remains viable option for companies in 2003, says report

AS questions of costs in licensing software continue to hound companies around the globe, open source will continue gaining momentum as an appealing alternative to more popular software applications in 2003, research firm Meta Group said in a report.

At the same time, however, the research firm also projected that companies specifically those in the information technology (IT) space, will be increasingly concerned with liability and security issues surrounding open source.

Open source—which refers to any software program whose codes are available for free and can be modified to suit a user's requirements—will also figure prominently in the business space and that more complex applications are expected to emerge using this paradigm.

Meta Group projects that by 2003, the use of open source software will become a standard part of all organizations utilizing Java, with a high number already using the Apache Web server (60 percent of active sites) and a significant group using open source Java servers (14 percent).

Meta Group says this momentum will continue in 2003 as a breadth of functionalities for open source applications expands to include portals, content management and mobile distribution.

Moreover, the research firm also sees open source to become ubiquitous in the areas of data distribution and application-specific development frameworks in as early as 2004.

Open source by its nature is seen as an alternative to licensed software, with companies supporting open source typically earning money from training and support. However, as much as open source has its potentials, risks are associated with using application software developed by others, such as copyrights and patents, liability, security and quality, Meta Group reported.

Meta Group further said commercial software, unlike open source, brings a certain sense of safety by assigning specific rights, defining legal limits, and providing a named commercial entity that theoretically stands behind the code.

The research firm also reported that security may be compromised in many ways, as programming codes can be used to break-in computer systems or as carriers for viruses and Trojan programs. *Quadmedia News Agency*

Brand-new gaming console for Christmas

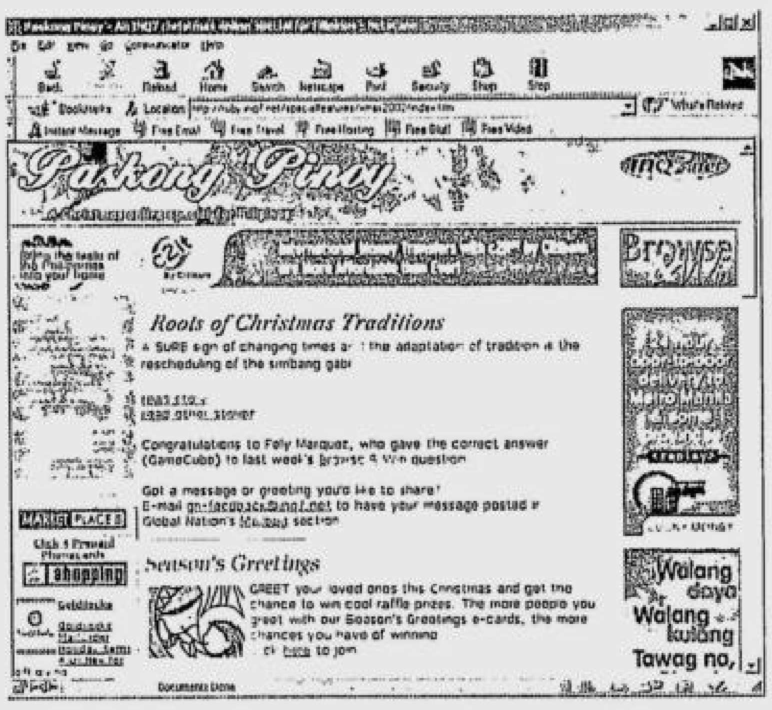
By Joey G. Alarilla

SO you've finally decided to take the 128-bit video game console leap. Maybe you're tired of PlayStation or the even more ancient Famicom. Maybe you've decided it's finally time to get your hands on one of these next-generation gaming systems, and bring all those games in their 3-D glory to your own living room.

As most people know, you have the Big Three when it comes to 128-bit consoles: the Sony PlayStation 2, Microsoft Xbox and Nintendo GameCube. Unless you happen to be really rich—you disgusting creature, you—chances are you're only looking to buy one of these babies, or at the most two. Give the third to poor Joes like me.

Unlike what the respective company would have you believe, each console has its own benefits and drawbacks. Take the PS2, for example. Sony of course conquered the console world with the original PlayStation, wresting the leadership from Nintendo. With the PS2, Sony hopes to maintain its hold on first place. Players have a number of incentives to go, with the current market leader.

For one, the PS2 is backwards-compatible, so you can still play your vintage PS1 titles on your new console. Also, you have a lot of PS2 games out there—the competition just can't even come close to the sheer number of titles. If you're looking for a lot of choices in games and you're an existing PS1 owner, the PS2 might be the right choice for you. Also, since the PS2 came out first—and keep in mind I'm not, ahem, advocating piracy—you already have a number of bootleg PS2 titles out there at cheap prices. The drawback, however, is that you know that the Xbox and GameCube are much more technically advanced than the PS2.



A SURE sign of changing times a[illegible] the adaptation of tradition a the rescheduling of the simbang gabi

Congratulations to Fely Marquez, who gave the correct answer (GameCube) to last week's Browse & Win question

Got a message or greeting you'd like to share? E-mail [illegible] to have your message posted in Global Nation's [illegible] section

GREET your loved ones this Christmas and get the chance to win cool raffle prizes. The more people you greet with our Season's Greetings e-cards, the more chances you have of winning. Click here to join

CHRISTMAS is just around the corner, and one of the things you might want to consider buying is a next-generation gaming console. Joey Alarilla tells us why in this article found in "Paskong Pinoy: A Christmas online special for Filipinos." Paskong Pinoy is a Christmas mini-site by INQ7.net.

The Xbox, of course, deservedly lays claim to being the most advanced video game console. That's primarily because it's actually a PC in disguise—and not a very convincing disguise, at that.

Take a look at the specs. An IBM PC-based architecture, featuring a 733Mhz Intel Pentium processor, custom Nvidia 3D graphics processing unit, 8 gigabyte hard drive and a built-in broadband adapter. Microsoft's bet for game console supremacy even runs on a stripped-down version of the Windows 2000 kernel.

So yes, if you want the best specs and the games with great eye candy, the Xbox might be the best console for you. I'm sorry, I mean home entertainment system, because it's really that advanced. While the PS2 also plays DVDs, it's just not as geared toward home entertainment as the Xbox is out of the box. Whew, now try saying that three times as fast. Also, those friendly neighborhood pirates have already modified the Xbox, bootleg titles are also available locally.

Some of you, however, might be turned off by the sheer size of the Xbox console. It's so big it actually has its own zip code. Also, in terms of quality and quantity, the Xbox doesn't compare favorably with the PS2 and GameCube—at least for now. Then again, you have a lot of PC titles which are also coming out on the Xbox.

Then there's the GameCube. One thing you can say about Nintendo is that they have a lot of high-quality games. It takes your mind off the toaster look of the Cube, which in fact can be endearing or even, argh, cute once you get used to it.

Another thing going for Nintendo in the gaming wars is the synergy between the next-generation GameCube and the king of handhelds, the Game Boy Advance (GBA). And yes, if you want to do yourself a favor this Christmas, buy a GBA. It's given new life to 2-D gaming, plus you get a lot of new good games developed for this portable powerhouse.

Games that support the link between the GameCube and GBA will allow you to use the GBA as your controller, transfer creatures, stats and other data between the two systems, play mini-games, and a host of other inventive stuff which developers will soon unveil.

The drawback to the GameCube, however, is if you're looking for a complete home entertainment system. Nintendo has remained true to its roots—the Cube won't play your audio CDs, VCDs or DVDs. You play games on it. That's part of the beauty of the purist approach, but it can also be a turnoff to those looking for those extras.

Of course, another drawback for those who have fallen into the Dark Side of buying pirated games (who, me?), you pay a premium for GameCube games because they haven't been pirated. That's why Nintendo chose the proprietary mini-disc format in the first place. Then again, Nintendo does offer a lot of interesting exclusive titles, so if you want to pay for quality, the Cube is for you.

Now, let's see which one Santa left under the tree...

The digital future according to Samsung

By Erwin Lemuel G. Oliva

THE FUTURE is around the corner, and the South Korean firm Samsung Electronics wants to make sure it is first in line.

Saying that the digital future is not to be predicted but created, Samsung Electronics is bent on becoming the next "Sony" in the global consumer electronics industry.

In the next few years, the company has set a clear business strategy that focuses on four segments: the home networking, office networking, mobile phones and core technology such as flash memory chips and high-resolution displays.

It also has allocated around $400 million for a global branding campaign this year alone, making the company one of the biggest spenders in advertising to date.

All these efforts are geared towards growing its revenues and profit next year, and boosting a technology brand that is at par with Nintendo, Dell, Oracle and of course, Sony.

Not deterred by the current slump in the information technology industry worldwide, Samsung Electronics wants to project itself as a well-respected global company.

This year alone, Samsung Electronics came out with a slew of products including a commercially available Internet refrigerator, the world's largest plasma display television, the world's smallest portable DVD player, next-generation mobile handsets that can double as a digital camera, and personal digital assistants that are also a mobile phone, or vice versa.

"We are eager to come out with not just electronic products but lifestyle works of art," said Jong-Yong Yun, vice chair and CEO of Samsung Electronics, during a recent global tour in Singapore.

The 58-year-old Jong-Yong, however, was quick to admit that the consumer electronics market is very unpredictable, and succeeding in this industry is a challenge for the company.

Samsung Electronics has posted $4.3 billion in sales at the time of the third quarter earnings report in 2002.

"This has been the best performance of the company in its (33-year-old) history," said Eric Kim, executive vice president for global marketing operations during the world tour in Singapore.

Samsung Electronics recorded $2.2 billion in 2001, on sales of $24.7 billion in 2001.

Still, the Korean firm does not want to be compared to Japanese firm Sony.

The company is now deliberately focusing on the "premium" market, where the profit margins are usually bigger.

Currently, Samsung holds global leadership in thin-film display market (No. 1), owning 22 percent of the global market. It is also a big player in the flash memory chip business, which it entered way back in 1983.

In recent years, Samsung has also dipped its fingers in the mobile phone manufacture, which is dominated by Nokia.

Officials said Samsung is the second top manufacturer of mobile phones in Asia, and third manufacturer worldwide.

All these accomplishments were a result of Samsung's turnaround in the last few years, after a major overhaul of the company.

"We reengineered our business from the core and have dramatically reduced the total cost of the business while increasing our operational efficiency, resulting in overall efficient business performance," Jong-Yong said.

Samsung's investments in research and development have also paid off this year. The company is among the top five patent receivers in the United States.

After 33 years, Samsung hopes not only to gain market share and post more profits.

They also want to earn respect which is accorded to top technology brands such as Microsoft, Intel, Nokia and IBM.

In a ranking done by New York-based Interbrand Corp., a brand consulting firm that teamed up with BusinessWeek, the Samsung brand is now valued at $8.31 billion in 2002 from $6.37 billion in 2001.

This is not too bad for a company that started out in 1970 with the manufacture of 12-inch black and white TVs under the Sanyo brand.

After major failures and losses, however, Samsung Electronics has crawled back slowly from the rut, and is now poised to become a leader in the consumer electronics market.

"We want to show that we're creating products of the future," Sang Youl Eom, president and chief executive of Samsung Electronics Philippines Corp., said in an interview.

"In the future, consumer electronic products and appliances will be interconnected. The cellular phone will be used to download any information you need, and it will also be used to control your air-conditioner before you get home," he added.

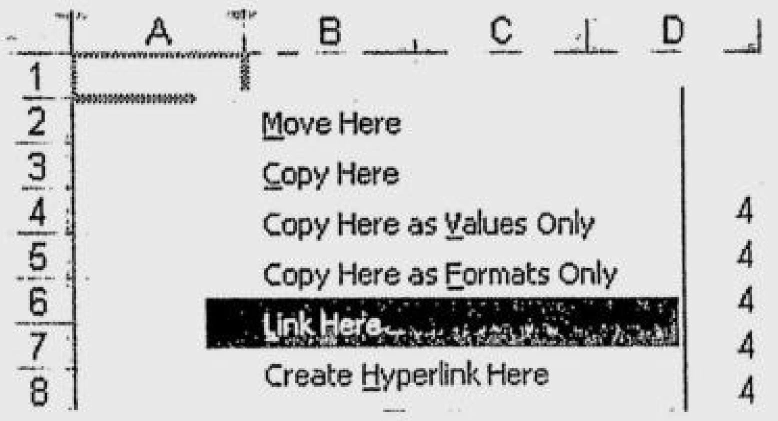
This year, Samsung introduced a 63-inch PDP television that can be hung on a living room; a 40-inch TFT-LCD display; a 17-inch TFT-LCD monitor; the HomePad Internet-enabled refrigerator; a portable and thin DVD player; an ultra-compact digital camcorder; a personal laser printer; a camera phone; and a Palm-compatible, Internet phone.

These products are part of its vision of digital convergence where appliances, communication and computing converge into one hybrid product, Eom said.

This kind of lifestyle, however, is far from happening in the Philippines.

But Samsung believes that the country would soon catch up with countries like Korea through technologies such as mobile phone technology.

"Whether you are ready or not for the digital lifestyle, it will come," Eom said.



Creating a live copy of a cell in MS Excel

By Jerry Liao

POWERTIPS

SUPPOSE you've created a giant worksheet with an important total in cell T300, and you'd want to be able to see that total while you work on some data in the top left corner of the sheet. Instead of moving your worksheet back and forth, you can just create a link or a live copy of that cell. Here's how:

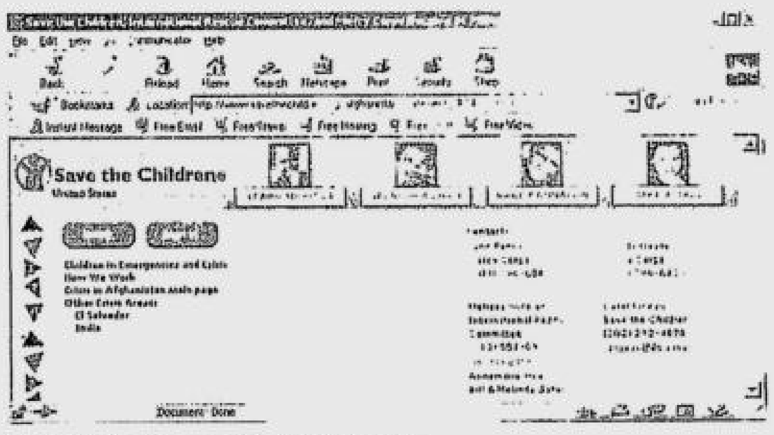
(1) Open your worksheet.

(2) Select the cell containing the data you want to link to (example : cell T300).

(3) Right-click on the border and drag to wherever you want the link to appear (example : cell A1).

(4) A shortcut menu will be displayed, select Link Here.

For more tips, visit www.brainshare.com.ph. We would like to invite our readers to join The Powertips Group. Simply register online at www.brainshare.com.ph/register.htm and receive free tips via e-mail. For your comments and suggestions, send your e-mail to infochat@mozcom.com.



RELIEF missions go global via the Web

Technology wires charity groups in relief missions

FROM REMOTE African villages where few have running water and electricity, to war-torn Kosovo and Bosnia, workers of Save the Children and Mercy Corps are tapping information technology as an important aid for communications as the two charity and cause-oriented groups go about their relief missions around the globe.

The two groups, based in the United States and with presence worldwide, have taken the high-tech road to connect their volunteer workers in remote areas where basic communication lines, such as the telephone, are non-existent.

For Save the Children, established in New York in 1932, the group has been active in over 40 countries, and provides relief to children in need of health care, education, economic opportunity, and disaster relief.

The group is using technology to primarily track down progress of work in multiple locations and relief agencies. In Nicaragua in 2001, for instance, volunteers utilized Pocket PCs, supporting applications written in Spanish, as an aide for their fieldwork specifically in disaster information.

According to one volunteer, "field workers went out on motorbikes and could update disaster preparedness information and feedback to offices" across the globe using Pocket PCs for data-collection. These devices were also used to track shipment of food and medicine in disaster areas.

Mercy Corps—a Catholic relief organization established in 1978—on the other hand is using technology for its sustainable community projects.

One example is an application called KREDITS, a system for tracking micro-enterprise loans, which was developed by Mercy Corps in Kazakhstan, and adapted for use in Bosnia and Kosovo. A local partner in Bosnia now uses it to manage its portfolios of economic development loans totaling more than $15 million.

Mercy Corps is also working on a project dubbed called FACTS or Food and Commodity Trading System, which allows for collaboration involving several nonprofit relief and development organizations, led by Mercy Corps and Save The Children.

The system is Web-and XML-based, and allows an agency to track and report on virtually any commodity, from donor to end-recipient. It can manage dozens of simultaneous relief operations throughout the world, providing real-time access by all parties to one common data set.

Internet access is another major challenge for these organizations, specifically in areas where finding a phone line to getting a 9.6 kbps dial-up access are tough challenges. In many places without a viable telecommunications infrastructure, Save The Children workers connect via satellite phones, which provide 9.6 kbps connections and at expensive rates. Using newer and cheaper telecommunications technologies, Save the Children will soon put in place a 256-kbps DSL line.

Eventually, the group says it wants to utilize the Internet to allow a person from one point across the globe to go on a virtual tour in war-torn Kosovo, or watch children in Africa speak, via the Web. *Quadmedia News Agency*

Don't pay more for fast internet!
UNLIMITED P1,500/m
12 HOURS P150/m + excess
We offer:
- Fast 56K V90 connections
- Fast downloads
- No busy lines
- Fast setup
- No connection fee

IDX NET Philippines Inc.
Call Now 750-4700

BEST COPY AVAILABLE

E-mail: pr_info_tech@inquirer.com.ph

INFOTECH

Editor **Leo Magno**

National Statistics Office wins e-government awards

By Erwin G. Oliva

THE NATIONAL Statistics Office (NSO) e-Census project has won two of the four major awards in the first Philippine e-government awards given during the National E-commerce Congress and Exhibit in Manila on Wednesday.

The e-Census project is a telephone and online service that allows Filipinos to request for copies of their birth, marriage and death certificates through a hotline or through the agency's website.

The project was done in collaboration with technology partners Pilipinas Teleserv and Unisys.

NSO won this year's e-filing subcategory and the excellence award, the highest citation given to an agency.

The e-filing category is given to agencies which exemplify the ability to accept the creation, filing or retention of government documents in the form of electronic data messages or electronic documents.

Other agencies that vied for the e-filing award were the Social Security System and the Bureau of Internal Revenue, according to Mary Anne Tolentino, president of the Philippine Internet Commerce Society and member of the award's panel of judges.

The telephone and Web-based public service of NSO is part of the 12-year, P3.3-billion project of the agency, which is now being rolled out by Unisys under a build-operate-transfer agreement.

At least 12,000 people troop to the main office of the NSO every day prior to the computerization of the agency's civil registry system, which began in 2000. This year, the e-Census project began rolling out its online payment service following its partnership with Pilipinas Teleserv and local portal Yehey.com.

Meanwhile, the Bureau of Internal Revenue and the Social Security System tied in this year's e-payment award subcategory. This award is given to agencies that are able to accept payments and issue receipts electronically, Tolentino said.

Special citations were also given out to "automation" projects of the Land Transportation Office's motor vehicle and driver's license registration system, and the Department of Foreign Affairs' passport renewal over the phone project.

"Both were given special citations because of the community impact of these projects, although they're not exactly e-commerce projects," Tolentino said.

The e-government awards recognizes Philippine government agencies to encourage others to follow suit.

The Philippine Internet Commerce Society, a group which advocates e-commerce policies in the country, organized the awards.

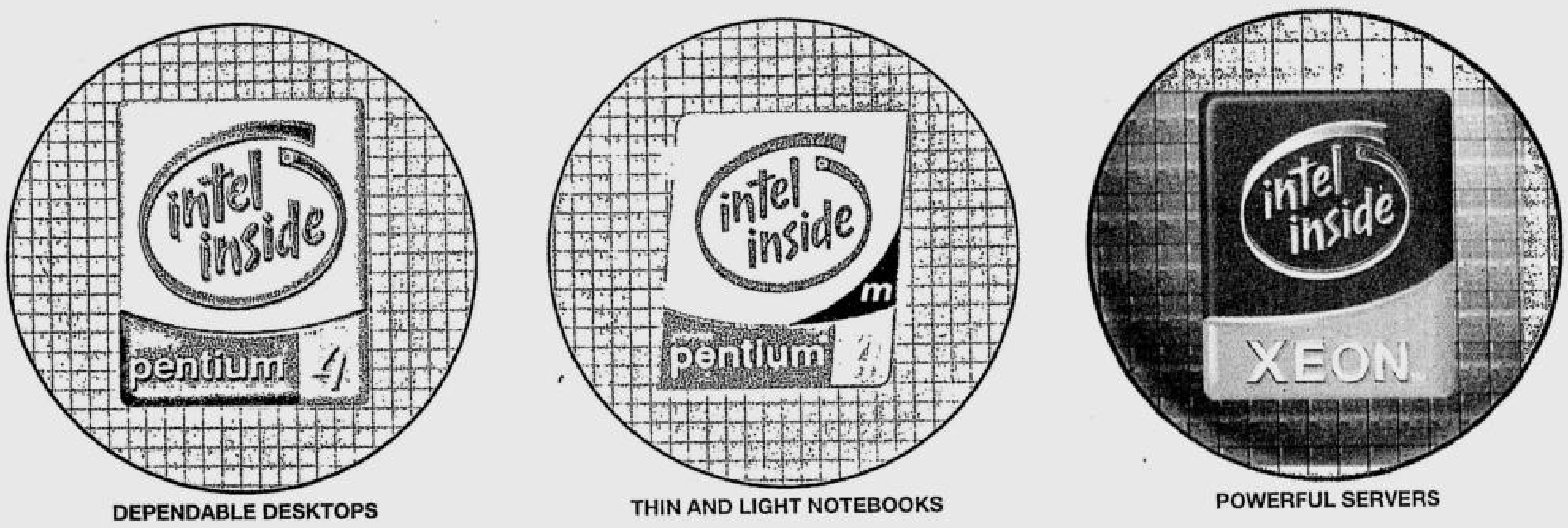
Under Republic Act 8792, or the Electronic Commerce Act of 2000, all government agencies are mandated to be able to conduct electronic transactions two years after the law was passed. Most government agencies were not able to comply with this law.

However, instead of imposing penalties on government agencies unable to comply with the requirements of the E-commerce Law, the PICS has decided to encourage them by awarding complying agencies, officials said.

intel.com/apac/business

Can you tell the right technology for your business just by looking?

Most of the world's servers, notebooks and PCs are powered by Intel® processors. Why? Because Intel® technology is engineered to maximize performance and reliability while minimizing costs.



Intel processors are ready for the toughest demands of today, as well as the applications of the future. And they are compatible with virtually every leading hardware and software brand. So, if you're looking for technology you can build your business on, just look for these two words: Intel Inside®.

Yes. intel®

© 2002 Intel Corporation. Intel, the Intel Inside logo, Pentium and Xeon are trademarks or registered trademarks of Intel Corporation or its subsidiaries in the United States and other countries. All rights reserved.

E-mail: pr_business@inquirer.com.ph
BUSINESS*Monday*
Business Features Editor **Margie Quimpo-Espino**

EIKI
MULTIMEDIA PROJECTOR
Made in Japan
A wide range of models to meet your every need
AV SALES & RENTALS
DESIGN
SYSTEM INTEGRATION
The Brain Computer Corporation
Your One Stop Audiovisual Shop!
Tel Nos.: 722-8843/ 722-8845/727-9803/ 721-2466 721-2451 E-Mail: brain@mozcom.com

QUESTIONS ON CORPORATE GOVERNANCE

Meralco case shows weakness of local laws

By Margarita H. Debuque
Contributor

IT IS not surprising how the issue surrounding the Meralco refund of overcharges has turned into a circus of opinions, with almost every sector eager to rush in and share their beliefs. The issue, after all, concerns a utility firm that caters to more than 3 million consumers in the National Capital Region and nearby areas.

One interesting sideshow has been the way some observers are now questioning the decision of the Supreme Court. This sentiment is not too disturbing coming from the Meralco itself, but is particularly worrisome coming from within the ranks of government.

When officials in high posts at the administration begin to cast doubt on the wisdom of the country's highest judicial body, this means something is terribly wrong with the state of affairs.

According to news reports, the government official in charge of the country's investment promotion body said the SC decision raised serious questions about the process by which utility rates are set.

While safely cushioning his responses with the proper caveats, Board of Investments head Gregory Domingo hinted at the power the court now seemed to possess in determining the rate of return for utility companies.

Domingo warned that if the SC forces utility investors to charge a rate below an economically viable level, then "nobody will invest in the country's utilities anymore."

Rate of return

He cited Meralco's own claims that the refund of excess charges would translate to a rate of return on assets of only 8 percent, or well below the maximum 12 percent allowed by law.

The official, however, failed to point out that through the provisional price increase granted by the Energy Regulatory Board in 1994, the firm had effectively been earning more than the legal limit for public utilities for almost four years (about 21 percent since February 1994, according to the Commission on Audit in its 1997 recommendation).

According to the COA, Meralco was able to achieve such a return by classifying income tax payments as operating expense. This served to shift the company's tax burden to consumers, a practice the SC has ruled against since income taxes are supposedly "payments in exchange for benefits received by the taxpayer from the state."

Moreover, the power distributor artificially widened its asset base by including in the computation unrelated items such as a shooting range, a theater, a recreation center and hospital, and a computer information service building.

Hence, the SC's decision on a refund, the size of which is still being debated, simply involves giving back to consumers money that is rightfully theirs based on the current legal framework and not an imposition of new policy regarding corporate returns.

Controversial cases

It is true that the SC had been criticized in the past for its decisions on some controversial cases, a salient one involving the issue of whether or not a foreigner can own a historically significant hotel.

But the difference with this particular set of circumstances compared to previous controversies is that it had less to do with economic and political philosophy or ideology than it did with sorting out the facts.

This time, justices did not have to reconcile broadly written and conflicting laws to get at the ultimate truth or "spirit" of the law, but only had to determine whether the power distributor indeed charged consumers beyond what was legally allowed.

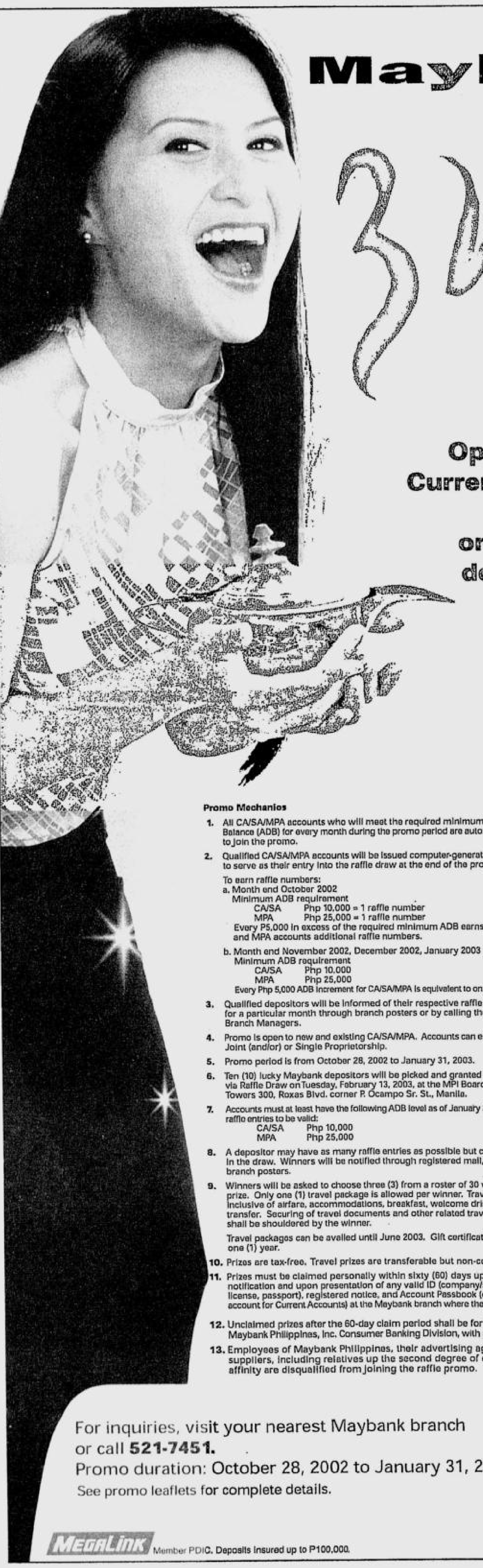
In this case, the evidence just happened to be damning. As the SC itself put it, the facts were "brief and undisputed."

The thing is that foreign direct investors, firms who funnel money into the country to actually build factories and create jobs, are of a different breed from those in the stock market who slip in and out of the local bourse at the slightest hint of good or bad news. They are in for the long haul and logically more interested in the country's economic fundamentals and long run strength.

While not a few foreign firms are wont to lobby for bigger profits, they will in the end respect strong and fair legal systems and stable and transparent policies and institutions as these build a sturdy economy.

There may be some unresolved issues in economics, but the field has at least been clear on this subject-for long-term economic

MERALCO/ C2



Maybank

3 WISHES
Raffle Promo
PART 2

Open a Maybank Savings, Current or Premier Account and get a chance to be one of the ten (10) lucky depositors to have their wishes granted.

Promo Mechanics

1. All CA/SA/MPA accounts who will meet the required minimum Average Daily Balance (ADB) for every month during the promo period are automatically qualified to join the promo.
2. Qualified CA/SA/MPA accounts will be issued computer-generated raffle numbers to serve as their entry into the raffle draw at the end of the promo period.

   To earn raffle numbers:
   a. Month end October 2002
   Minimum ADB requirement
   CA/SA Php 10,000 = 1 raffle number
   MPA Php 25,000 = 1 raffle number
   Every P5,000 in excess of the required minimum ADB earns qualified CA/SA and MPA accounts additional raffle numbers.
   b. Month end November 2002, December 2002, January 2003
   Minimum ADB requirement
   CA/SA Php 10,000
   MPA Php 25,000
   Every Php 5,000 ADB increment for CA/SA/MPA is equivalent to one (1) raffle number.
3. Qualified depositors will be informed of their respective raffle numbers earned for a particular month through branch posters or by calling their respective Branch Managers.
4. Promo is open to new and existing CA/SA/MPA. Accounts can either be Individual, Joint (and/or) or Single Proprietorship.
5. Promo period is from October 28, 2002 to January 31, 2003.
6. Ten (10) lucky Maybank depositors will be picked and granted three (3) wishes via Raffle Draw on Tuesday, February 13, 2003, at the MPI Boardroom, 2/F Legaspi Towers 300, Roxas Blvd. corner P. Ocampo Sr. St., Manila.
7. Accounts must at least have the following ADB level as of January 31, 2003 for their raffle entries to be valid:
   CA/SA Php 10,000
   MPA Php 25,000
8. A depositor may have as many raffle entries as possible but can win only once in the draw. Winners will be notified through registered mail, by telephone and branch posters.
9. Winners will be asked to choose three (3) from a roster of 30 wish lists for their prize. Only one (1) travel package is allowed per winner. Travel packages are inclusive of airfare, accommodations, breakfast, welcome drink and roundtrip transfer. Securing of travel documents and other related travel expenses/taxes shall be shouldered by the winner.

   Travel packages can be availed until June 2003. Gift certificates are valid for one (1) year.
10. Prizes are tax-free. Travel prizes are transferable but non-convertible to cash.
11. Prizes must be claimed personally within sixty (60) days upon receipt of notification and upon presentation of any valid ID (company/school ID, driver's license, passport), registered notice, and Account Passbook (or statement of account for Current Accounts) at the Maybank branch where the account is opened.
12. Unclaimed prizes after the 60-day claim period shall be forfeited in favor of Maybank Philippines, Inc. Consumer Banking Division, with prior DTI approval.
13. Employees of Maybank Philippines, their advertising agencies, and suppliers, including relatives up the second degree of consanguinity or affinity are disqualified from joining the raffle promo.

WISHLIST

Expand your horizons:
(Travel and Leisure)
Bangkok Holiday for 2 (3D/2N)
HongKong Vacation for 2 (3D/2N)
Palawan Getaway for 2 (3D/2N)
Boracay Dip for for 2 (3D/2N)
Island Cove Resort & Leisure Park Weekend
(overnight stay for family of 4)

Indulge Yourself:
(Shopping and Dining)
Marks & Spencer Gift Certificates worth Php8,000
Php5,000 shopping spree at Rustan's Supermarket
Php8,000 worth of gift certificates to
Liz Clairborne and Clairborne for Men
Italianni's gift certificates worth Php5,000
Dinner date for two (2) at the
Manila Floating Hotel & Restaurant
(set meals and table reservations)

Pamper Yourself:
(Relaxation and Enrichment)
Gym membership or aerobics classes
(your club of choice, up to Php8,000 only)
Spa Treatment Package for 2 worth Php8,000
Powerbooks Gift Certificates worth Php5,000
The Body Shop shopping privilege
(gift certificates worth Php8,000)
Beauty Salon perks and services
(gift certificates worth Php5,000)

Hotwire Yourself:
(Electronic Devices and Accessories)
Nokia 5210 (Open Line) cellular phone
Nokia PPH – 1 Plug & Play Handsfree Kit and
LCH – 9 Mobile Charger
Canon Powershot A10 digital camera
Palm Zire Handheld Computer
Sony D – E221 CD walkman

Comforts for Your Home:
(Home Appliance and Kitchen Equipment)
Whirlpool AVM 553 30L (1.1 cu. ft.) Microwave Oven
Philips HD 7444 Comfort Coffee-Maker (10-15 cups),
HR 1701 Twister Blender (1.25L) and
HD 4638 Compack Kettle (1L) Airpot
National Soakmatic 4.5 kg washing machine
National 200 liters Power Saver Refrigerator
National CW-SC714PH window-type room airconditioner

For the Child in You:
(Kids Stuff)
LEGO toys worth Php5,000
Little Tykes playset worth Php8,000
McDonalds birthday party package for 30
Php10,000 cash
Maybank Yippie Kiddie Savings Account
worth Php5,000 each for your 2 kids

For inquiries, visit your nearest Maybank branch
or call **521-7451.**
Promo duration: October 28, 2002 to January 31, 2003
See promo leaflets for complete details.

MEGALINK Member PDIC. Deposits Insured up to P100,000.

Maybank
Best Bank in Malaysia
Euromoney Awards for Excellence 2001

Per DTI-NCR Permit No. 4256, series of 2002

REV-X
Oil the Way!
Minimum purchase lang ng isang litro ng Rev-X plus P85, oil yours na ang "Wish Ko Sa Pasko" X'mas Album ng Sex Bomb Girls

Bili na, Papa!

Meralco case . . .

From page C1

development, the country's institutions matter greatly. Numbering among the basic ingredients of growth are features that have to do with good government such as strong legal systems, political stability, and protection of property rights, characteristics which some newer studies even reveal to be far more significant than (economic) policy.

Economic planning secretary Dante Canlas made an important point in a recent briefing for the business section of the INQUIRER when he said that no matter how hard we try to ignore it, the case of Meralco and others like it inevitably bring us back to the issue of corporate governance.

The 1997 Asian financial crisis has taught us that the private sector, given the wrong incentives (i.e., state guarantees on loans and weak regulation), can misbehave just as badly as government, and that if this happens on a wide scale, the result could be financial havoc.

So too did the US learn a thing or two about crony capitalism and its effect on the economy with the collapse of giant companies such as Enron and WorldCom, where complex accounting and financial structures were employed to disguise deteriorating finances, and the massive market manipulation by power companies that brought about the California energy crisis.

While the Meralco incident does not have the same fraudulent character as some of these cases (or say the BW scandal a couple of years ago), it does expose some questionable financial solutions by a supposedly respectable company, the second biggest in the country in terms of sales, in the form of deceptive accounting tricks.

Such methods, it must be noted, were applied even with the presence of past state representatives to the company board as the government owns over a fourth (26 percent) of the firm, which incidentally, also puts in question the increasingly popular presumption that government will do a generally better job through a permanent takeover (not to mention the huge fiscal costs such a move will entail).

Rather than cast doubt on the structures that serve to maintain corporate discipline, those who run the country should instead uphold these institutions. Ultimately, the President must make true her pronouncements that her office will "respect the independence" of the SC and not pander to influential stockholders of the energy firm.

It is understandable that government, as a shareholder, will be deeply interested in the issue especially as it involves a company offering a basic service. More to the point, the state has huge exposures on the Meralco's loans (about one-third of close to P32 billion of total long-term debt) through guarantees given in the past, which can risk the country's credit status in the event of a bankruptcy, which company officials now claim is a near reality.

The priorities of government, however, have to be set clear. Meralco's financial situation will no doubt be a complex challenge with vast repercussions, but some aspects of the issue taken as a whole are, to use a cliché, plain and simple.

The firm's financial problems should be handled within the perimeters of the law, which must not be bent via gross exaggerations aimed at influencing government and the courts.

Compared to the doomsday scenarios spouted to the media of power outages and financial turmoil, which are overstatements to be expected from a monopoly, the bleaker picture is of a country with a legal structure that is not even strong enough to correct the slightest misbehavior.

Under the present circumstances, pressuring the highest court of the land to reverse its ruling to bail out an elite few may just be the worst thing one can do for the country and the economy in the long run.

What keeps CEOs awake at night?

MAPPING THE FUTURE

Franco del Rosario

MANY businesses are experiencing severe difficulties during this prolonged economic crisis and from growing intense competition from globalization.

In fact, many firms are forced to make tough decisions to brace themselves for the future or for some, their very own survival. CEOs are perceived to be confident people, so what would be an example of what may keep them awake at night?

Generally, it would be the necessity to do something either the CEO personally or the company has never done before. Specifically, what? As the volume of business shrinks, many companies are finding themselves having to reduce the size of their resources (either physical or human or both).

Retrenching people is the more sensitive area of the two..This may very well be an area where many CEOs have lost sleep over.

MAP forum

Recognizing this major concern of CEOs, the Management Association of the Philippines (MAP) put together a CEO Forum with a line-up consisting of some of the best minds in this subject; from a cross-section of industries (Carlos Ejercito of Unilab, Marcelino Pineda of Nestlé, Arthur Aguilar of Victorias Milling and Cesar Lamberte of PAL).

The forum showcased strategies of four prominent companies in their restructuring initiatives. As an added bonus, there were survey results of companies that have downsized their organizations and consultants that shared on addressing labor (Hans Leo Cacdac of the Bureau of Labor Relations) and outplacement (Mario Gatus of Drake Beam Morin) issues.

There were so many interested in this subject that the forum attracted 75 MAP members and 90 guests, 25 percent higher than the average attendance of the MAP general assembly monthly meetings.

All four of the companies that shared retrenchment experiences worked closely with the Department of Labor and Employment (DOLE). Retrenchment by these firms were done in good faith and justified by the exigencies of the business. No firm was taking advantage of the economic slowdown.

Key is employee involvement

If I had to put a label on the one common strategy of all the presenters, I would have to say it is "employee involvement."

The single most important method is through "unified, early, constant, crisp and open communications" particularly from the senior levels of management. The words "open communications" mean there must be full transparency in the rationale, criteria and timetable for retrenchment.

Two other required key components on communications are: emphatic understanding and active listening.

The fastest way to a corporate nightmare is to plan a restructuring in a vacuum and surprise all the employees about it one day. There has to be employee involvement as early as possible.

It is not uncommon for some companies to involve employees as early as a year before. It may start by helping in determining how to best reduce or control costs all the way to figuring out how to best cope with restructuring.

The need to involve employees in the change process is paramount because at issue here is also how to retain the loyalty of the remaining workforce and restore their sense of security. While management does not have all the answers, involvement in the change process naturally breeds buy-in to it.

Restructuring study

These observations are reflected in the results of the 2002 Watson Wyatt Study "Tactics and Processes of Corporate Restructuring" as presented in the forum by Jose Jesus Deduque of Watson Wyatt Philippines.

It identifies practices of 38 Philippine companies. One key factor to success indicated in this study is "people involvement/support."

The study found that many companies resort to putting their house in order first to avoid the more painful task of laying off employees. Hiring freezes, overtime restrictions, salary freezes, cuts in pay, attrition, voluntary separation and early retirement top the list of layoff-prevention tactics.

Restructuring does not always mean downsizing. And downsizing by itself does not necessarily guarantee success.

A major study of Fortune 100 companies conducted between 1989 and 1994 concluded that companies using lay-offs as a strategy for financial improvement failed to achieve results. In fact, profit margins, return on assets, and return on equity continued to deteriorate (and at a faster rate than before the downsizing).

The results of the study suggested that corporate downsizing is not the cure-all some executives hoped it would be. Thus, reducing headcount has been de-prioritized.

Many companies have realized that reducing workforce alone comes with it the risk of losing critical human capital needed to sustain the business' competitive advantage in the medium to long term.

Employee morale

The single biggest challenge in a retrenchment is the morale of the surviving employees. Often, they are saddled with an increase in workload while their salaries remain unchanged and become anxious about the departures of many "good people."

Sometimes, a firm may actually be able to improve its skills set by "trading up talent"—meaning replacing "under-performers" with "high performers."

However, this has a demoralizing effect and impairs the ability to retain high quality employees. Hence, firms make sure to identify the critical and best performing employees that are at risk of leaving as they are the ones with probably the most options elsewhere.

The study indicates that companies are now more open to new alternatives on how to conduct business (such as introducing new initiatives on customer satisfaction and quality service).

This is identical to the results of a survey taken by 50 respondents during the MAP Forum on the question, "what key action items are likely to be included in your company's 2003 plan?"—the top two choices were "better quality of products and services" and "focus on core competency."

Corporate culture

The study also indicates that culture transformation is the most common approach to a restructuring initiative. It is the same message I have made in my two previous articles in this column and that is more and more companies are using corporate culture as a competitive advantage. Many firms prefer to have a competitive advantage based on its corporate culture as it is not easily duplicated.

The first step in ensuring that the structure fits the strategy is having a clear vision and strategy. This provides a better focus on the direction in restructuring and process reengineering. With a clear business imperative, it actually makes communicating complex messages easier and facilitates employee buy-in to solutions.

William Bridges, an authority on change in the workplace, states that it is not change that people resist, rather it is the transition. He defines transition as the psychological period we all go through from the time of the initial change announcement until long after the change is formally implemented.

Hence, if transition is handled poorly, the grandest goals and plans will turn sour. The survey taken during the MAP Forum highlights this point: 73 percent of respondents indicated it takes surviving employees from six to 24 months to fully recover from the restructuring experience.

Companies in the Wyatt survey point to better communications as the number one thing to do differently in the future. Without a strategic orientation, restructuring will fail. There is no "one-size-fits-all" strategy that can be adopted or suggested. Leadership plays a critical role in any change effort. It must not only be visible but also send the same consistent right messages and answers from all managers.

Outplacement services

One way employers assist departing employees is through some type of outplacement services. This covers a wide range of subjects such as counseling, financial and second career planning sessions, access to office, computers, Internet, secretarial support and may include spouses over a certain period of time.

In summary, it is critical to follow the principles of (1) change management in restructuring (involving employees in the change process), (2) downsizing in a humane way, (3) wider communication, better planning and greater management visibility and support.

It is essential to first cut the fat and not the muscle. In fact, the respondents of the MAP Forum survey actually considered these same three items as the top three most critical to the success of a company's restructuring plans.

(The author is a member of MAP and chair of Sharexchange Brokers Inc. The MAP secretariat and the author may be reached via mapsec@globenet.com.ph)

Asian leaders reveal favorite songs for BBC poll

LONDON—Malaysia's prime minister is a Frank Sinatra fan, while the leader of the Philippines prefers the Carpenters.

East Asian leaders' favorite songs were revealed Thursday by the British Broadcasting Corp. as part of a survey to find the world's best-loved tunes.

Malaysian Prime Minister Mahathir Mohamad and Indonesian President Megawati Sukarnoputri both chose Sinatra's "My Way," which Megawati praised as "full of determination."

Philippine President Gloria Macapagal-Arroyo chose The Carpenters' "I Have You," while Thai Prime Minister Thaksin Shinawatra said he liked to hear Elvis Presley croon "Love Me Tender."

Mongolian President Natsagiin Bagabandi selected The Beatles' "Let it Be," while East Timorese President Xanana Gusmao was sustained during seven years of imprisonment in Indonesia by Mariah Carey's "Hero."

Japanese Prime Minister Junichiro Koizumi, a well-known Elvis fan, likes to listen to Ennio Morricone's moody score for "Once Upon a Time in America."

While western pop songs dominated the list, South Korean President Kim Dae-Jung chose a song from his own country, "Pioneer."

The BBC World Service says it has received votes from 112 countries in its campaign to find the world's favorite songs.

The leader so far is an Indian song, "Rakkamma Kaiya Thattu," followed by Cliff Richard's "We Don't Talk Anymore" and Cher's "Believe." The Beatles have more songs nominated than any other group.

The results will be announced Dec. 21.

AP

Ray-Ban
SUN·OPTICS
A LUXOTTICA GROUP COMPANY
Give the sun something new to look at.
www.ray-ban.com

Produce Billboards that Last

Serious Signs need

Roland SOLJET
The most reliable name in signmaking

Fast ROI Makes Roland #1

SolJet prints beautiful, high–fidelity color billboards, signs, banners and graphics that last. And last. Using solvent–based inks, everything lasts up to 3–years in all kinds of weather.

Because SolJet cost is lowest, the profits are high. ROI is incredibly fast. Which means every serious signmaker needs to own one. To stay ahead.

Two models to choose from up to 63" printing width. One even does two jobs. It both prints and cuts!

Unmatched Versatility

In addition to billboards, SolJet puts you in the business of making vinyl decals and graphics, banners, photo enlargements, signage, promotional graphics, vehicle graphics and backlit and front–lit exhibition graphics. All these at low, low cost.

Exclusive Distributor
Tgraf
Total Graphic Solutions
Tel: 725–5223 • 727–7232
727–0567 • 727–3970
Fax: 723–7951
url: tgraf.com.ph
e-mail: inquire@tgraf.com.ph

See us at PhilPrint 2002, Sept. 25–29, World Trade Center

Meralco case . . .

From page C1

development, the country's institutions matter greatly. Numbering among the basic ingredients of growth are features that have to do with good government such as strong legal systems, political stability, and protection of property rights, characteristics which some newer studies even reveal to be far more significant than (economic) policy.

Economic planning secretary Dante Canlas made an important point in a recent briefing for the business section of the INQUIRER when he said that no matter how hard we try to ignore it, the case of Meralco and others like it inevitably bring us back to the issue of corporate governance.

The 1997 Asian financial crisis has taught us that the private sector, given the wrong incentives (i.e., state guarantees on loans and weak regulation), can misbehave just as badly as government, and that if this happens on a wide scale, the result could be financial havoc.

So too did the US learn a thing or two about crony capitalism and its effect on the economy with the collapse of giant companies such as Enron and WorldCom, where complex accounting and financial structures were employed to disguise deteriorating finances, and the massive market manipulation by power companies that brought about the California energy crisis.

While the Meralco incident does not have the same fraudulent character as some of these cases (or say the BW scandal a couple of years ago), it does expose some questionable financial solutions by a supposedly respectable company, the second biggest in the country in terms of sales, in the form of deceptive accounting tricks.

Such methods, it must be noted, were applied even with the presence of past state representatives to the company board as the government owns over a fourth (26 percent) of the firm, which incidentally, also puts in question the increasingly popular presumption that government will do a generally better job through a permanent takeover (not to mention the huge fiscal costs such a move will entail).

Rather than cast doubt on the structures that serve to maintain corporate discipline, those who run the country should instead uphold these institutions. Ultimately, the President must make true her pronouncements that her office will "respect the independence" of the SC and not pander to influential stockholders of the energy firm.

It is understandable that government, as a shareholder, will be deeply interested in the issue especially as it involves a company offering a basic service. More to the point, the state has huge exposures on the Meralco's loans (about one-third of close to P32 billion of total long-term debt) through guarantees given in the past, which can risk the country's credit status in the event of a bankruptcy, which company officials now claim is a near reality.

The priorities of government, however, have to be set clear. Meralco's financial situation will no doubt be a complex challenge with vast repercussions, but some aspects of the issue taken as a whole are, to use a cliché, plain and simple.

The firm's financial problems should be handled within the perimeters of the law, which must not be bent via gross exaggerations aimed at influencing government and the courts.

Compared to the doomsday scenarios spouted to the media of power outages and financial turmoil, which are overstatements to be expected from a monopoly, the bleaker picture is of a country with a legal structure that is not even strong enough to correct the slightest misbehavior.

Under the present circumstances, pressuring the highest court of the land to reverse its ruling to bail out an elite few may just be the worst thing one can do for the country and the economy in the long run.

What keeps CEOs awake at night?

MAPPING THE FUTURE

Franco del Rosario

MANY businesses are experiencing severe difficulties during this prolonged economic crisis and from growing intense competition from globalization.

In fact, many firms are forced to make tough decisions to brace themselves for the future or for some, their very own survival. CEOs are perceived to be confident people, so what would be an example of what may keep them awake at night?

Generally, it would be the necessity to do something either the CEO personally or the company has never done before. Specifically, what? As the volume of business shrinks, many companies are finding themselves having to reduce the size of their resources (either physical or human or both).

Retrenching people is the more sensitive area of the two..This may very well be an area where many CEOs have lost sleep over.

MAP forum

Recognizing this major concern of CEOs, the Management Association of the Philippines (MAP) put together a CEO Forum with a line-up consisting of some of the best minds in this subject; from a cross-section of industries (Carlos Ejercito of Unilab, Marcelino Pineda of Nestlé, Arthur Aguilar of Victorias Milling and Cesar Lamberte of PAL).

The forum showcased strategies of four prominent companies in their restructuring initiatives. As an added bonus, there were survey results of companies that have downsized their organizations and consultants that shared on addressing labor (Hans Leo Cacdac of the Bureau of Labor Relations) and outplacement (Mario Gatus of Drake Beam Morin) issues.

There were so many interested in this subject that the forum attracted 75 MAP members and 90 guests, 25 percent higher than the average attendance of the MAP general assembly monthly meetings.

All four of the companies that shared retrenchment experiences worked closely with the Department of Labor and Employment (DOLE). Retrenchment by these firms were done in good faith and justified by the exigencies of the business. No firm was taking advantage of the economic slowdown.

Key is employee involvement

If I had to put a label on the one common strategy of all the presenters, I would have to say it is "employee involvement."

The single most important method is through "unified, early, constant, crisp and open communications" particularly from the senior levels of management. The words "open communications" mean there must be full transparency in the rationale, criteria and timetable for retrenchment.

Two other required key components on communications are: emphatic understanding and active listening.

The fastest way to a corporate nightmare is to plan a restructuring in a vacuum and surprise all the employees about it one day. There has to be employee involvement as early as possible.

It is not uncommon for some companies to involve employees as early as a year before. It may start by helping in determining how to best reduce or control costs all the way to figuring out how to best cope with restructuring.

The need to involve employees in the change process is paramount because at issue here is also how to retain the loyalty of the remaining workforce and restore their sense of security. While management does not have all the answers, involvement in the change process naturally breeds buy-in to it.

Restructuring study

These observations are reflected in the results of the 2002 Watson Wyatt Study "Tactics and Processes of Corporate Restructuring" as presented in the forum by Jose Jesus Deduque of Watson Wyatt Philippines.

It identifies practices of 38 Philippine companies. One key factor to success indicated in this study is "people involvement/support."

The study found that many companies resort to putting their house in order first to avoid the more painful task of laying off employees. Hiring freezes, overtime restrictions, salary freezes, cuts in pay, attrition, voluntary separation and early retirement top the list of layoff-prevention tactics.

Restructuring does not always mean downsizing. And downsizing by itself does not necessarily guarantee success.

A major study of Fortune 100 companies conducted between 1989 and 1994 concluded that companies using lay-offs as a strategy for financial improvement failed to achieve results. In fact, profit margins, return on assets, and return on equity continued to deteriorate (and at a faster rate than before the downsizing).

The results of the study suggested that corporate downsizing is not the cure-all some executives hoped it would be. Thus, reducing headcount has been de-prioritized.

Many companies have realized that reducing workforce alone comes with it the risk of losing critical human capital needed to sustain the business' competitive advantage in the medium to long term.

Employee morale

The single biggest challenge in a retrenchment is the morale of the surviving employees. Often, they are saddled with an increase in workload while their salaries remain unchanged and become anxious about the departures of many "good people."

Sometimes, a firm may actually be able to improve its skills set by "trading up talent"—meaning replacing "under-performers" with "high performers."

However, this has a demoralizing effect and impairs the ability to retain high quality employees. Hence, firms make sure to identify the critical and best performing employees that are at risk of leaving as they are the ones with probably the most options elsewhere.

The study indicates that companies are now more open to new alternatives on how to conduct business (such as introducing new initiatives on customer satisfaction and quality service).

This is identical to the results of a survey taken by 50 respondents during the MAP Forum on the question, "what key action items are likely to be included in your company's 2003 plan?"—the top two choices were "better quality of products and services" and "focus on core competency."

Corporate culture

The study also indicates that culture transformation is the most common approach to a restructuring initiative. It is the same message I have made in my two previous articles in this column and that is more and more companies are using corporate culture as a competitive advantage. Many firms prefer to have a competitive advantage based on its corporate culture as it is not easily duplicated.

The first step in ensuring that the structure fits the strategy is having a clear vision and strategy. This provides a better focus on the direction in restructuring and process reengineering. With a clear business imperative, it actually makes communicating complex messages easier and facilitates employee buy-in to solutions.

William Bridges, an authority on change in the workplace, states that it is not change that people resist, rather it is the transition. He defines transition as the psychological period we all go through from the time of the initial change announcement until long after the change is formally implemented.

Hence, if transition is handled poorly, the grandest goals and plans will turn sour. The survey taken during the MAP Forum highlights this point: 73 percent of respondents indicated it takes surviving employees from six to 24 months to fully recover from the restructuring experience.

Companies in the Wyatt survey point to better communications as the number one thing to do differently in the future. Without a strategic orientation, restructuring will fail. There is no "one-size-fits-all" strategy that can be adopted or suggested. Leadership plays a critical role in any change effort. It must not only be visible but also send the same consistent right messages and answers from all managers.

Outplacement services

One way employers assist departing employees is through some type of outplacement services. This covers a wide range of subjects such as counseling, financial and second career planning sessions, access to office, computers, Internet, secretarial support and may include spouses over a certain period of time.

In summary, it is critical to follow the principles of (1) change management in restructuring (involving employees in the change process), (2) downsizing in a humane way, (3) wider communication, better planning and greater management visibility and support.

It is essential to first cut the fat and not the muscle. In fact, the respondents of the MAP Forum survey actually considered these same three items as the top three most critical to the success of a company's restructuring plans.

(The author is a member of MAP and chair of Sharexchange Brokers Inc. The MAP secretariat and the author may be reached via mapsec@globenet.com.ph)

Ray-Ban
SUN·OPTICS
A LUXOTTICA GROUP COMPANY
Give the sun something new to look at.
www.ray-ban.com
Produce Billboards that Last
Serious Signs need

Roland SOLJET
The most reliable name in signmaking

Fast ROI Makes Roland #1

SolJet prints beautiful, high–fidelity color billboards, signs, banners and graphics that last. And last. Using solvent–based inks, everything lasts up to 3–years in all kinds of weather.

Because SolJet cost is lowest, the profits are high. ROI is incredibly fast. Which means every serious signmaker needs to own one. To stay ahead.

Two models to choose from up to 63" printing width. One even does two jobs. It both prints and cuts!

Unmatched Versatility

In addition to billboards, SolJet puts you in the business of making vinyl decals and graphics, banners, photo enlargements, signage, promotional graphics, vehicle graphics and backlit and front–lit exhibition graphics. All these at low, low cost.

Exclusive Distributor
Tgraf
Total Graphic Solutions
Tel: 725–5223 • 727–7232
727–0567 • 727–3970
Fax: 723–7951
url: tgraf.com.ph
e-mail: inquire@tgraf.com.ph

See us at PhilPrint 2002, Sept. 25–29, World Trade Center

Asian leaders reveal favorite songs for BBC poll

LONDON—Malaysia's prime minister is a Frank Sinatra fan, while the leader of the Philippines prefers the Carpenters.

East Asian leaders' favorite songs were revealed Thursday by the British Broadcasting Corp. as part of a survey to find the world's best-loved tunes.

Malaysian Prime Minister Mahathir Mohamad and Indonesian President Megawati Sukarnoputri both chose Sinatra's "My Way," which Megawati praised as "full of determination."

Philippine President Gloria Macapagal-Arroyo chose The Carpenters' "I Have You," while Thai Prime Minister Thaksin Shinawatra said he liked to hear Elvis Presley croon "Love Me Tender."

Mongolian President Natsagiin Bagabandi selected The Beatles' "Let it Be," while East Timorese President Xanana Gusmao was sustained during seven years of imprisonment in Indonesia by Mariah Carey's "Hero."

Japanese Prime Minister Junichiro Koizumi, a well-known Elvis fan, likes to listen to Ennio Morricone's moody score for "Once Upon a Time in America."

While western pop songs dominated the list, South Korean President Kim Dae-Jung chose a song from his own country, "Pioneer."

The BBC World Service says it has received votes from 112 countries in its campaign to find the world's favorite songs.

The leader so far is an Indian song, "Rakkamma Kaiya Thattu," followed by Cliff Richard's "We Don't Talk Anymore" and Cher's "Believe." The Beatles have more songs nominated than any other group.

The results will be announced Dec. 21.

AP

78-year-old's advice: Your mind should be quick in figuring out how to earn

THE 78-YEAR-OLD lady looked cool in a mint-green business suit.

She immediately put her listener at ease with her charm and grace.

While many her age would already be resting and enjoying the fruits of their labor, Nelia T. Gonzalez puts in a daily grind that rivals the work pace of people half her age.

Every morning she goes to work as president of the Asia World Properties Philippine Corp., the firm which owns the 200-hectare Asia World City along Manila Bay. Then she takes care of so many activities outside of work like agribusiness consultancies, socio-civic activities that include putting street children to school, raising fund for scholars and seminarians. Then there is her involvement with UP's Pahinungod Foundation, a volunteer service arm, and the university's Center for Women's Studies.

Her story is the first to be featured in the Women in Development Series, a new publication of the SEAMEO Regional Center for Graduate Study and Research in Agriculture (SEARCA) that focuses on the lives of women who have made their mark in development work.

Well organized

Getting well-organized is an important skill she has learned that boosted her to the top post in a firm.

"*Dapat mabilis and pag-iisip mo kung paano kikita* (Your mind should be quick in figuring out how to earn)," she says adding that profitability is the bottom line in running a private enterprise.

Gonzalez says that at the end of the year when a review is made, the stockholders should feel happy about the increase in profits which would cause them to believe in you and make them invest more money in the enterprise.

She has always been an organizer with a reputation for being an excellent manager and entrepreneur through the many years she has worked in government, the private sector and the academe.

A 1944 graduate of BS Agriculture, major in Plant Pathology at the UP College of Agriculture, Gonzalez is highly regarded for her pioneering efforts in agribusiness.

As a top official of Republic Flour Mills, she introduced the concept of contract growing in the animal feed industry and helped develop agro industry for food production.

For 25 years, she was director and business manager of Better Poultry Inc. that publishes "Better Poultry and Livestock" considered as the bible of the animal industry.

Gonzalez ventured in to the commercial production of hybrid seeds of corn and sorghum through Philippine Hi-Bred Inc., an enterprise that increased yield for corn farms and helped reduce the country's dependency on corn imports.

GONZALEZ

There was "great challenge in going through the various process of resolving a problem and seeing that the animal industry would in the end profit from it," according to Gonzalez.

She cites Dr. Salvador Araneta, an agro-industrialist and his wife Doña Victoria Lopez de Araneta, a businesswoman and educator as great influences in her life.

Woman power

Recalling her encounters with Doña Victoria, she learned "not to be afraid to come out with my own ideas." She distinguished herself as a leading female agribusiness entrepreneur and it never mattered that she was a woman holding positions in a sector traditionally regarded as a man's turf. "I do my best, I compete and my superiors often recognize my work," she says.

Gonzalez was assistant secretary of the Department of Agriculture and director of the Bureau of Cooperatives from 1980 to 1986. "It was one of those times when agriculture was at its best when the country was exporting rice," she says. She has fond recollections of her forays to the hinterlands to give education and training on cooperatives to farmers, a subject that is close to her heart to this day.

Gonzalez feels it is harder working for government "where you have a lot of superiors who all believe they're right unlike in corporations where you have a set-up to follow and you need only attune the process with the policies." She rejoined the private sector in 1986 and became one of the top level executives of the Tan Yu Group that owns Asia World City.

Gonzalez also served as member of the UP Board of Regents in 1993 and was reappointed until 1998 by then president Fidel V. Ramos. She actively raised funds to support faculty and library development and the construction of the "Bahay ng Alumni." As president of the UP Los Baños Alumni Association she promoted excellence in agricultural instruction, research and extension.

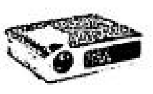
NT or NTG to very close friends and associates, is a tireless fund-raiser and no project is too big or too small for her.

78-YEAR-OLD/ C4

hp digital projectors

HP digital projectors are suited for today's mobile professionals. They are outstandingly versatile with stylish lightweight designs. An HP digital projector is the perfect travelling companion for simple meetings to impressive, high-powered business presentations.

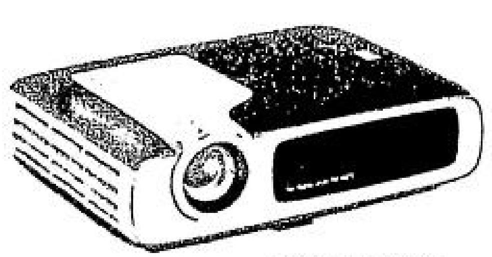
So whether presenting to a group of 3 or more people, choose a reliable HP digital projector.


xb31
1500 comparable lumens
True XGA 1024 x 768
1.6 kilogram

MP 1200
LCD Projection System
1000 ANSI lumens
True XGA 1024 x 768
3 kilogram

MP 3800
DLP Projection System
1300 ANSI lumens
True XGA 1024 x 768
Integrated 2w speakers
1.6 kilogram

MP 4800
DLP Projection System
2000 ANSI lumens
True XGA 1024 x 768
Integrated dual 3.5w stereo speakers
2.63 kilogram


HP digital projector sb21
1000 comparable lumens
True SVGA 800 x 600
1 kilogram

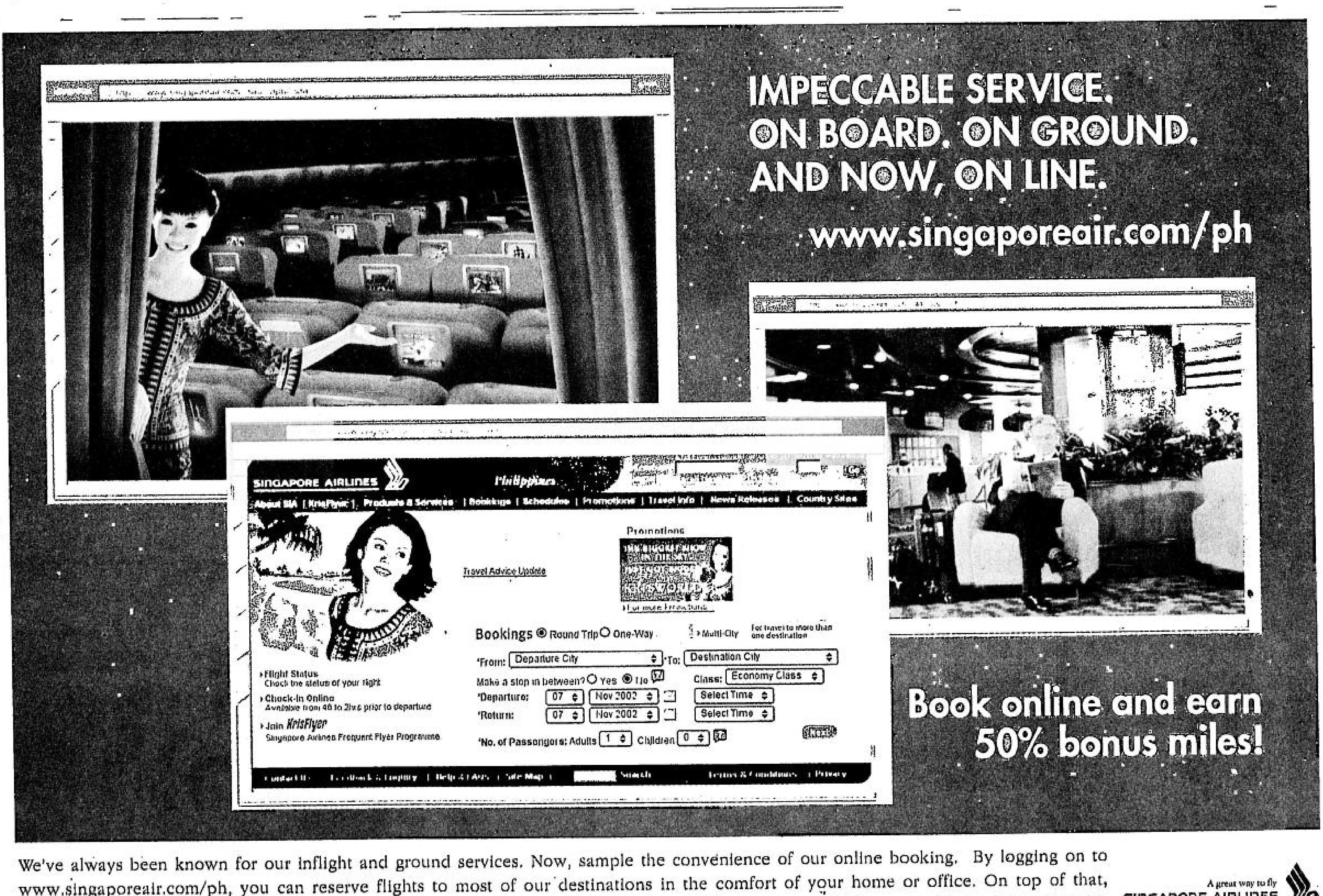
hp invent

Exclusive Distributor
WSi
Wordtext systems, inc.
member iVantage group

Fax Back Form Fax the completed form to 817 6430 / 816 2956

☐ I'm interested to know more about these products. (Please specify model :)
name: company: designation:
address:
phone: fax: email:
For inquiries, feel free to contact Juson Villadns at 810 9301 loc 107, or email juson.villadust@wsiphil.com.ph

Dealer inquiries are welcome / sales@wsiphil.com.ph / 810 9301 / 812 7666 / 1 800 1 888 9301
MANILA 7/F SEDCCO 1 Bldg., Legaspi cor. Rada Sts., Legaspi Village, Makati City Tel. Nos. 810-9301, 812-7666 Fax 817-6430 / CEBU WSI TECHNOLOGIES INC., Lyden II Bldg. F. Ramos St., Cebu City Tel. Nos. (32) 255-1012 to 14 Fax (32) 255-1011



Flight Status
Check the status of your flight
Check-In Online
Available from 48 to 2hrs prior to departure
Join KrisFlyer
Singapore Airlines Frequent Flyer Programme

Bookings ● Round Trip ○ One-Way Multi-City For travel to more than one destination
*From: Departure City *To: Destination City
Make a stop in between? ○ Yes ● No
Class: Economy Class
*Departure: 07 Nov 2002 Select Time
*Return: 07 Nov 2002 Select Time
*No. of Passengers: Adults 1 Children 0

We've always been known for our inflight and ground services. Now, sample the convenience of our online booking. By logging on to www.singaporeair.com/ph, you can reserve flights to most of our destinations in the comfort of your home or office. On top of that, **KrisFlyer members who book online and depart Manila between 16 November - 15 January earn 50% more miles than in a regular booking.** With Singapore Airlines, flying to magnificent destinations is just a click away.

A great way to fly
SINGAPORE AIRLINES
A STAR ALLIANCE MEMBER

*Prices are based on economy class airfare. Prices are subject to fare rules and conditions. Price excludes travel taxes/ fees and insurance surcharge. Other conditions apply.

SINGAPORE	BANGKOK	JAKARTA / KUALA LUMPUR / PENANG	EUROPE	SAN FRANCISCO / LOS ANGELES / LAS VEGAS	AUSTRALIA	SOUTH AFRICA	DELHI / BOMBAY
from US$ 374*	from US$ 533*	from US$ 440*	from US$ 1,044*	from US$ 935* from US$ 990* (December departures)	from US$ 660* (November departures) from US$ 715* (December/ January departures)	from US$ 1,209*	from US$ 770*

Visit www.singaporeair.com/ph for more destinations.

Per DTI-NCR Permit No. 4508, Series of 2002.

Guess who came to a high-level dinner?

AT THE recently concluded meeting between the Philippines and the US trade representative, the US-proposed Enterprise for Asean Initiative was introduced to the trade ministers of the Southeast Asian countries.

The Philippines and other member countries also took the opportunity to conduct bilateral talks with US trade representative Robert Zoellick to further strengthen their trade relations with the United States, a major trading partner.

The highlights of the event have already been told and retold by news articles for the past several days. But the experience of hosting such a meeting goes beyond what happens inside the board room.

A large and untold part of the affair is the preparations to make the event possible and successful.

Given the short time frame of one week provided to the organizers to come up with this international event, the Department of Trade and Industry rose to the challenge and treated the trade ministers and their parties to the world-famous Filipino hospitality.

Warm welcome

Immaculate beddings and stainless rugs were not the only amenities waiting for this batch of VIPs. Their rooms were provided with a basketful of fresh mangoes, an informative book on the Philippines, a welcome note from their host and a crisp Barong Tagolog.

The prepared menus and arrangements took into consideration their sensitivities—be it religious, cultural or gastronomic-related.

These VIPs labored for long hours in the board room, constantly contemplating the implications of certain trade measures to their respective economies. The laborious discussions were eased somewhat by the comfortable settings and accommodation.

The gathering underscored the unity of the Asean countries as they agreed to draft a framework for the Enterprise Initiative for Asean. But the show of unity is not confined to the discussion tables.

Government personnel privy to the arrangements of the meeting related that each minister was provided with the Filipino national costume, the Barong Tagalog. They all wore it when they showed up for their working meetings.

Details, details, details

The famed Filipino touch was felt throughout the whole event—Guimaras mangoes in their rooms, sampaguita-rosal arrangements on the lighted, white, luminous cocktail tables which Al Caronan lent for the occasion and capiz shell lamps for the background of the minister's photo ops.

Everything adhered to the minimalist-style that, despite the lack of adorations, exuded elegance and a very distinct Filipino character. "Filipiniana-Zen," as one official described it.

Nothing escaped the attention of the organizers—from the spotless suites of the ministers down to Mother of Pearl buttons and cufflinks on their barongs.

In ensuring that all the rooms of the ministers are perfect, a "sniffing test" was conducted in their rooms, couches were checked to make sure that no shadow of a stain was visible, bathrooms were inspected taking note that white, clean, thick towels were in place.

Secretary Mar Roxas' own gift of a coffee table book, "100 Events that Shaped the Philippines," was strategically placed in the desk inside the suite.

The food, likewise, received the same strict inspection. They took note that Zoellick is allergic to crustaceans and nuts, Thai minister Adisai Bodharamik does not eat beef, Singapore's George Yeo is allergic to mangoes and pineapples and Muslim ministers are not allowed to eat pork and drink alcohol.

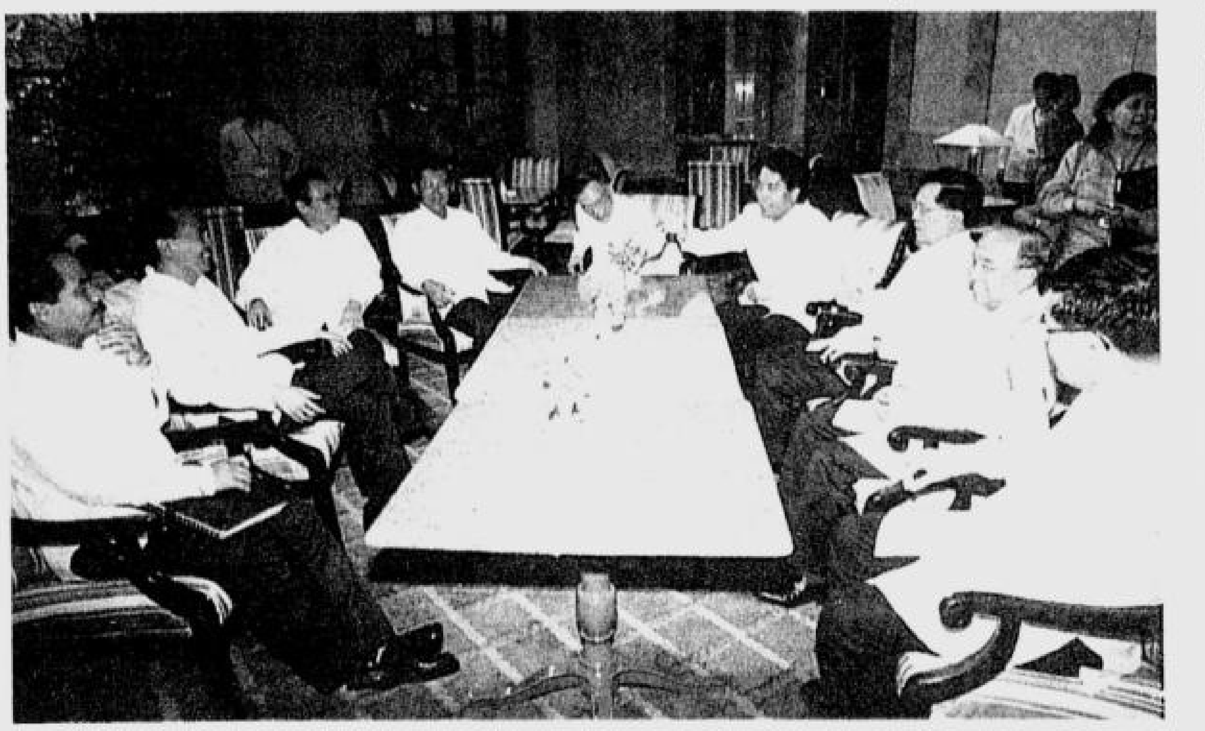
Aside from these exceptions, organizers also have to make arrangements for the Brunei and Malaysian ministers who were observing Ramadan.

The lunch with President Macapagal-Arroyo, for example, was deliberately delayed to allow the ministers to pay a courtesy call. The event was initially scheduled as a courtesy call cum lunch with the President but the Koran dictates that a Muslim could not take any food before sunrise or after sunset.

Fortunately, everyone was accommodating enough to postpone the lunch for a short while, allowing all the ministers to meet the President in one occasion.

Though security is a serious concern, the staff of the Foreign Trade Service Corps, who are used to attending to visiting dignitaries in their respective DTI posts in other countries, rose up to the challenge of making sure that the guests would feel safe during their stay.

One incident that the security personnel would not forget was when Zoellick decided to take a five-mile jog in the morning. Though organizers suggested that he take his jog in one of the more secured, exclusive villages in Makati, Zoellick still opted to run where he wanted to the consternation of several security men who huffed and puffed behind him as he jogged.



ASEAN ministers and Trade Secretary Mar Roxas exchange pleasantries in the lobby of the Manila Peninsula Hotel.

Secret for success

The secret to conduct such a successful event? Tapping the workforce and assigning them to tasks that they can do best.

Undersecretary for International Trade Thomas Aquino and Assistant Secretary Fe Agoncillo-Reyes and their team have one driving thought in the back of their minds: "We might only do this once, so we're going to do it well!"

People from the Center for International Trade Expositions and Missions handled the logistics work and arrangements. On the other hand, the staff of the Bureau of International Trade Relations took care of all the substantives—negotiating strategies, statements, briefing materials, and other official documents—since they are the most knowledgeable when it comes to international trade policy.

Support from the embassies of the ministers also helped in making the affair successful.

DTI officials said that all the hard work had paid off. The arrangements were seamless and executed with clock work precision. As bilateral framework agreements are being drafted, so is a new image for the Philippines.

The bilateral talks and framework agreements have a long way to go and surely the one-day affair has only been the start. Hosting the informal meeting of the economic leaders of the Asean and the United States was an advantageous move for the country that seeks to create a positive image as a desirable investment site, enabling us to establish cordial relations with our trading partners.

One last story, though. As trade ministers and their delegates were getting ready to depart from the hotel, they remembered to bring *pasalubong* back to their countries. One asked for Saranggani bangus, another favored small pamaypays, another asked for bubble-gum flavored lambanog—which they must have known or heard of before even coming to the country.

Their liaison officers were too happy to get them their requests for it only manifests that they are not only taking local products back to their country but it underscores the fact that their stay have been so fulfilling that they are taking a reminder of the Philippines back home.

November 15, 2002 to February 15, 2003
BAGONG TAON, BAGONG HARI NG DAAN 2
SEAOIL
Kaballkat Mo Sa Hanapbuhay
Pang-hanapbuhay Papremyo mula sa Seaoil
Tayo nang magpakarga sa Seaoil! Magmadali! Baka ikaw ang maging Bagong Hari ng Daan sa pagsapit ng Bagong Taon!
Puwedeng Manalo ng...
1ST PRIZE
ONE (1) TOYOTA REVO DLX GAS
2ND PRIZE
TWO (2) TRICYCLES Kawasaki HD3-125cc Motorcycles w/ sidecars
3RD PRIZE
TWO (2) Kawasaki HD3-125cc MOTORCYCLES
CONSOLATION
TWENTY (20) WINNERS OF P5000 CASH
RAFFLE COUPON
Actual color of prizes may vary from photos
Napakadaling manalo!

PANG-HANAPBUHAY RAFFLE PAPREMYO:

1. Ang promo'ng ito ay para sa mga customers ng Seaoil Philippines, Inc. na may mga participating outlets na nasa Metro Manila at provincial stations. Ang promo ay magsisimula sa November 15, 2002 at matatapos sa February 15, 2003

2. Sa bawat P300-halaga ng biniling Seaoil Fuel, Prolube lubricant, o Seaoil Palamig items (maging sa minsang pagbili o di kaya'y mga inipong resibo ng pinamili na sakop ng promo period), ang customer ay makakakuha ng raffle coupon

3. Gupitin ang bahagi ng "raffle entry" para makasali sa raffle draw. Isulat ang pangalan, address, telepono, lagda at ihulog sa designated drop-box sa participating outlet o di kaya'y isilid sa legal-sized white envelope at ipadala ang entry sa

"Bagong Taon, Bagong Hari Ng Daan"
Raffle Promo
c/o Seaoil Philippines, Inc. Plant Office
#933 C Castaneda St, Brgy Namayan,
Mandaluyong City Tel 531-9051 to 55

4. Ang deadline ng pag-submit ng entries ay sa February 15, 2003 hanggang 6.00 P.M ng araw na itinakda

5. Ang Grand Raffle Draw ay gaganapin sa February 28, 2003, 3.00 pm, sa Seaoil Quezon Avenue-EDSA Station, sa superbisyon ng DTI representative, para sa mga sumusunod na prizes:

1st PRIZE ONE (1) TOYOTA REVO DLX GAS (excluding all registration requirements) para sa ONE (1) WINNER

2nd PRIZE TWO (2) TRICYCLES Kawasaki HD3-125cc Motorcycles w/ sidecars (excluding all registration requirements) para sa TWO (2) WINNERS

3rd PRIZE TWO (2) Kawasaki HD3-125cc MOTORCYCLES (excluding all registration requirements) para sa TWO (2) WINNERS

Consolation PRIZE P5,000.00 CASH para sa TWENTY (20) WINNERS

6. Ang lahat ng mga nanalo sa raffle draw ay padadalhan ng written notice via registered mail. Sa kanilang pag-claim ng premyo, i-prisinta lamang ang valid ID card w/ photo (tulad ng company o school ID, passport, o driver's license), at kailangang ding ipakita ang natanggap na registered mail notice

7. Ang lahat ng raffle prizes ay hindi convertible sa cash. Ang Seaoil Philippines, Inc. ang magbabayad ng 20% tax sa lahat ng mga premyong hihigit sa P10,000.

8. Ang ISANG (1) customer ay maaari lamang manalo ng isang beses. Kung nabunot nang mahigit sa isang beses ang kanyang pangalan, ang makukuha lamang ay ISANG (1) premyo na may mas-malaking halaga. Muling mag-du-draw para sa mas mababang premyo

9. Ang lahat ng napanalunang premyo sa raffle draw ay puwedeng ma-claim sa Seaoil Philippines, Inc. Plant Office #933 C. Castaneda St. Brgy. Namayan, Mandaluyong City Tel 531-9051 to 55 mula 8.30 A.M. hanggang 5.30 P.M. Lunes hanggang Biyernes

10. Kapag hindi na-claim ang premyo sa loob ng 60 araw mula sa pagkatanggap ng notification, ang premyo ay maituturing na forfeited pabor sa Seaoil Philippines, Inc., na may prior approval ng DTI

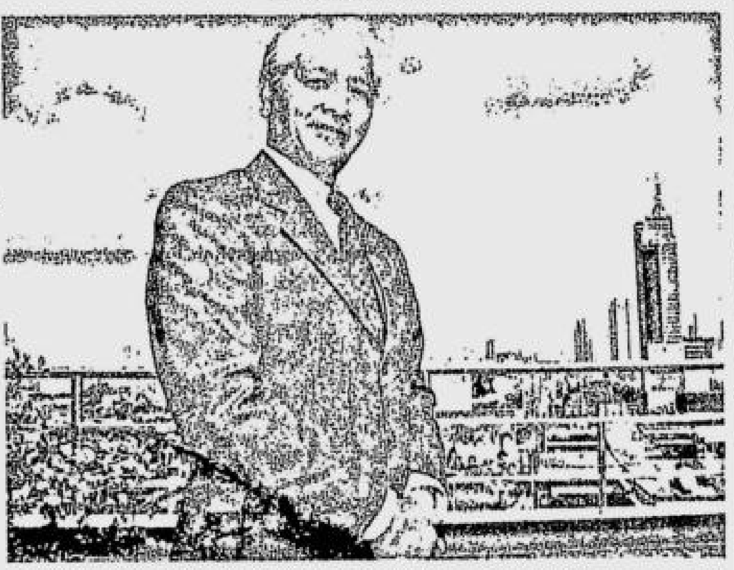
11. Ang lahat ng raffle draw winners ay dapat sumang-ayon na makunan ng litrato o di kaya'y mag-sumite ng litrato para sa ilalathalang announcement-of-winners print ad ng Seaoil.

12. Ang lahat ng empleyado ng Seaoil Philippines, Inc., mga sister companies nito, Masterminds Asia Comm., Inc., mga suppliers ng Seaoil, mga Seaoil dealers at ang kanilang mga kamag-anak hanggang sa second-degree of consanguinity o affinity ay disqualified sa pagsali sa raffle promotion na ito. [S]

SEAOIL
Kabalikat Mo Sa Hanapbuhay
PER DTI-NCR PERMIT NO. [illegible] SERIES OF 2002

GL Xtreme
PROLUBE
SEAOIL

ERRATUM



IN THE article, "When tsismis pays" that appeared last Monday, we inadvertently put the wrong name in the above photo of The Professional Group chair Francisco J. Colayco. We had placed the name of Emmanuel V. Ridad, TPG president. We apologize for the error.

78-year-old's advice . . .

From page C3

"She is always bursting with ideas" with boundless enthusiasm for accomplishing things, says Dr. Ruben Villareal, former chancellor of UP Los Baños.

It is a very fulfilled life, Gonzalez says, knowing she has passed on her love for hard work and keen sense of organization to her children. She has six, one of whom, Nick, a professional singer, died at the age of 24. Her five other children are successful entrepreneurs in their own right.

Bessie Escalona, the eldest, is founder of a travel agency while Ray runs the family-owned pest control business along with brother Alfredo. Ray on the side operates a laundry firm while Tess established a company that serves the golf industry. Another son Jay is in the US working for California Trust.

Orphaned at the age of three and raised in Sta. Cruz, Laguna, by her father Dr. Nicanor Teodoro, an agriculturist, NTG led a disciplined life something which she credits to her pharmacist stepmother who set strict household rules.

She remembers getting by with tough rules she imposed on herself the first time she got a job such as not replacing the wooden clogs she wore to the office until the soles were worn out.

Her life was always spent thinking of the needs of her father and four stepsisters, especially since the death of her stepmother. "I have always thought of them but if there is any legacy I would leave behind it is the life I have shared with others."

On Dec. 7, to coincide with the 400th anniversary of the Immaculate Parish in Sta.Cruz, her hometown will honor her as one of its eight outstanding citizens.

GONZALEZ with children Bessie Escalona, Alfredo, Tess and Ray

What to do with the worsening squatter problem?

By Dennis M. Arroyo
Contributor

THEY are everywhere in the Metropolis. They trickle in from the provinces, occupy entire tracts of land and set up shanties from scrap metal. Their colonies are scattered in all corners of the city, a display of the vast reach of poverty.

What then should the government do about this sector, the urban poor? Just give all squatters the land they occupy?

No. That will unleash a free-for-all, encouraging others to invade any piece of real estate they fancy. It will create anarchy and flout the law. It will destroy the concept of private property and discourage business from investing in real estate.

Should the government then just employ its police power to demolish all squatter homes?

No. That ignores the fact that the squatters were driven to the cities by sheer poverty. Past policies neglected the rural sector, so the latter suffered a sharp drought of jobs. To feed their families the rural poor took their chances in the cities for any form of employment.

A general command to set all shanties to the torch would be heartless, unfair and indiscriminate.

Some solutions

The solution is somewhere between these two extremes.

The most expensive response is for the government itself to build subdivisions or medium-rise housing, like the Bliss buildings. This can be done to some extent, but the state does not have the funds for a national effort.

The second most expensive way is for the government to donate some of its land. Then it invites the private sector to build the subdivisions or medium-rise housing on the said properties. This lowers the rates charged for renting or amortizing the units.

The approach is helpful, but it is typically the middle class, not the bottom poor, which benefits from such projects.

It is also important to knock some sense into the rent control issue. A main reason for the housing shortage is the rent control law. Investors are discouraged from building units for rent because there is little money in it—the rates are held down.

They just construct condominiums which only the rich can afford. The private sector housing shortage then piles up year after year. Congress should have the courage to free the rental market and thus address the lack of shelter.

SOLVING the squatting problem requires more than mere funding.

Another solution is to relocate the squatters to cheaper land, usually some distance from the metropolis. The problem with this is that it knocks away the "social capital" built up by the poor across the years.

They have networks of regular customers for their micro-enterprises. They have friends and neighbors whom they turn to when in need. They have sources of capital for their loans. In one sweep, distant relocation wipes away a multitude of jobs.

Community mortgage

A vital government thrust is the Community Mortgage Program (CMP) and it deserves more support.

Let's say squatters occupy a large piece of privately owned real estate. The government buys the area wholesale from the owner. It collects amortization from the squatters, as each pays for his lot. The government also allows the residents access to loans so that they can upgrade their shelter to decent cement homes.

The title is under the name of the community association. Families in Metro Manila can avail themselves of loans of up to P60,000 per home lot.

This method preserves the social capital of the poor and ensures them access to their usual sources of income. It is also much cheaper for the government than constructing houses and medium-rise buildings.

As such, Marikina City provides some examples of how to address the squatting problem. In 1998 it won the Galing Pook Awards for Innovation and Excellence in Local Governance.

Marikina, then under Mayor Bayani Fernando, provided livelihood and better living conditions to 10,483 squatter families. It strengthened the urban poor groups and engaged them in dialogue. As such, this defused tension, and there were no casualties in its demolition drives.

It developed 106 hectares of privately owned land which were made available for resettlement—the biggest total in the country.

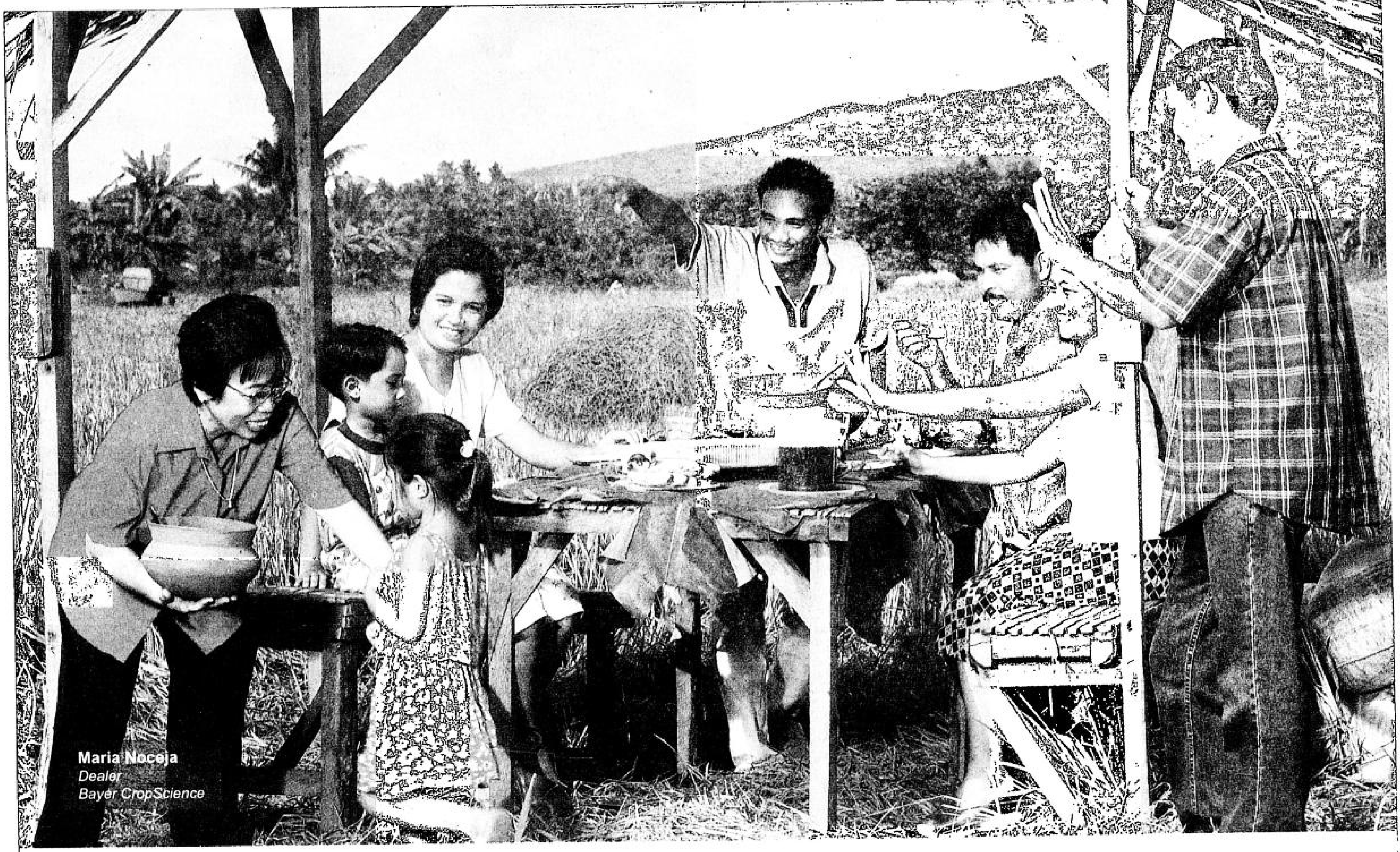
Squatters were relocated by whole colonies, and the relocation sites were only 3-4 kilometers away from the former shantytowns. This protected the social capital of the poor.

Fernando pushed community mortgage in the relocation areas. Each family got 24 square meters per lot. In its version of the CMP, families paid a monthly amortization of P200 to P300 per month for 25 years for each lot.

The measures freed some 500 villages from blight and allowed the government to rehabilitate the 220-hectare Marikina River. The river banks area has been transformed into a sports and recreational park.

But isn't all this politically risky? The moves are actually popular. Bayani Fernando won three terms and his wife Ma. Lourdes is the current Mayor.

Solving the squatting problem then requires more than mere funding. It demands humanity, business savvy and imagination. *(Comments to darroyo@philonline.com.)*



Experiencing the simple joys of their lives. Knowing their plans and concerns. Sharing food and stories in light moments such as this. This is the most important value I learned from my partner company: **to create a bond with my clients**. A bond that stays strong in times of joy or difficulty. When you have a partner through thick and thin, truly, there's reason to celebrate.

YOUR PARTNER FOR GROWTH.

Bayer CropScience

For worry-free delivery, please contact:
854-4848
All major branches accept and deliver on Sundays and holidays.
www.teamlbc.com · help@teamlbc.com.ph
TEAM LBC
HARI NG PADALA!

Email: pr_pep@inquirer.com.ph

People, Events & Products

Aries Espinosa, Editor

aespinosa@inquirer.com.ph

The PrimeTeam Philippines offers FPDC-RN refresher courses

THE PRIMETEAM Philippines in collaboration with Medical Center Tertiary Hospital in Metro Manila has been designated to undertake the Foreign Placement Development Course for Registered Nurses (FPDC-RN) designed to earn excellent points with US hospitals.

The refresher course, first in the market, is a comprehensive US-based registered nurses review program that encompasses both theoretical, practical and clinical applications to assess nurses' skills to an acceptable level of proficiency.

It is geared to nurses who lack confidence and expertise in their nursing skills; may have been out of nursing practice too long or may have been working in the Middle East or UK and cannot qualify for RN jobs in the US.

It is an 8-weekend, 128-hour course developed by highly experienced medical practitioners both within and outside of the PrimeTeam that is committed to fulfilling the US Medical Facility Partners' RN Training requirements.

Dr. Reynaldo J. Exhavez, PrimeTeam managing director, says that their goal is to continue to develop registered nurses for foreign placement which the candidate can maximize their marketability.

Echavez will be joined by Dr. H.B. Calleja, Dr. Isabelo Ongtengco, Dr. Antonio Sibulo, Dr. Conrado Dayrit, Socorro Bitoon and Julita Dayan Dayan as speakers.

Interested participants may inquire at the Echavez Medical Services at 187 Edsa, Mandaluyong City (beside POEA) or call at (632) 721-9776, (632) 723-8586, (632) 532-9375 or email zevah35@surfshop.net.ph

RETAILERS ASSOCIATION OFFICERS OATH TAKING

The new officers and directors of the Philippine Retailers Association (PRA), the national organization of retailers in the country, recently took oath of office before President Gloria Macapagal-Arroyo in Malacañang. The officers and board of PRA for the term 2002-2004 are (from left) Ben Chan (chair, Bench), director for NCR, represented here by Bench president Virgilio Lim, Paul A. Santos (president, Picture City), vice president-national affairs, represented here by Picture City operations manager Ronnie Almestas, Jorge T. Mendiola (senior vice president, SM Shoemart), vice president-finance, Manuel M. Siggaoat (chair, Manels), chair, Bienvenido 'Donnie' V. Tantoco III (EVP/general manager, Shopwise), president, Ms Macapagal, Samie Lim (president, Automatic Center), chair emeritus, Bing S. Limjoco (president, Gibson Phoenix), vice chair-internal, Leonito Lopue (president, Lopue's Bacolod), director-Western Visayas; Edwin C. Salonga (managing director, Le Donne), vice president-Regional Development; and Mars C. Chua (president, Sportshouse), vice president-Internal Affairs. The other officers are PRA honorary chair Henry Sy, PRA Excom chair Frederick D. Go, PRA vice chair Roberto S. Claudio, PRA VP-Public Affairs Therese C. Santos, director-south Luzon Romeo S. Tan, director-eastern Visayas Bernie Liu, director-Mindanao John Y. Gaisano Jr, auditor Mildred Ramos, and legal counsel/corporate secretary lawyer Ferdinand Negre.

TelePerformance Philippines ready for more business

TELEPERFORMANCE Philippines (formerly TelePhilippines Inc.) will move to its new office at the 12th floor Octagon Centre Building, San Miguel Avenue, Ortigas Center, Pasig City.

"TelePerformance Philippines is a joint venture between SR TelePerformance, a major worldwide leader in customer relationship management (CRM) and a group of Filipino entrepreneurs," explained Jose Mari G. Prats, CEO and general manager for TelePerformance Philippines. The Manila office was established in 1996 to address the increasing demand in the country for more sophisticated and efficient telephone-based marketing and customer relations services, he added.

Prats stressed that TelePerformance Philippines provides large customer-based companies an opportunity to maximize their client's lifetime value through CRM services, which include pre-sales, direct sales, after sales and customer loyalty programs. The rich client and project database of the Paris-based SR TelePerformance is readily available for all its offices worldwide, which gives Teleperformance Philippines an edge in tapping these resources and wealth of experience when formulating strategies for its clients.

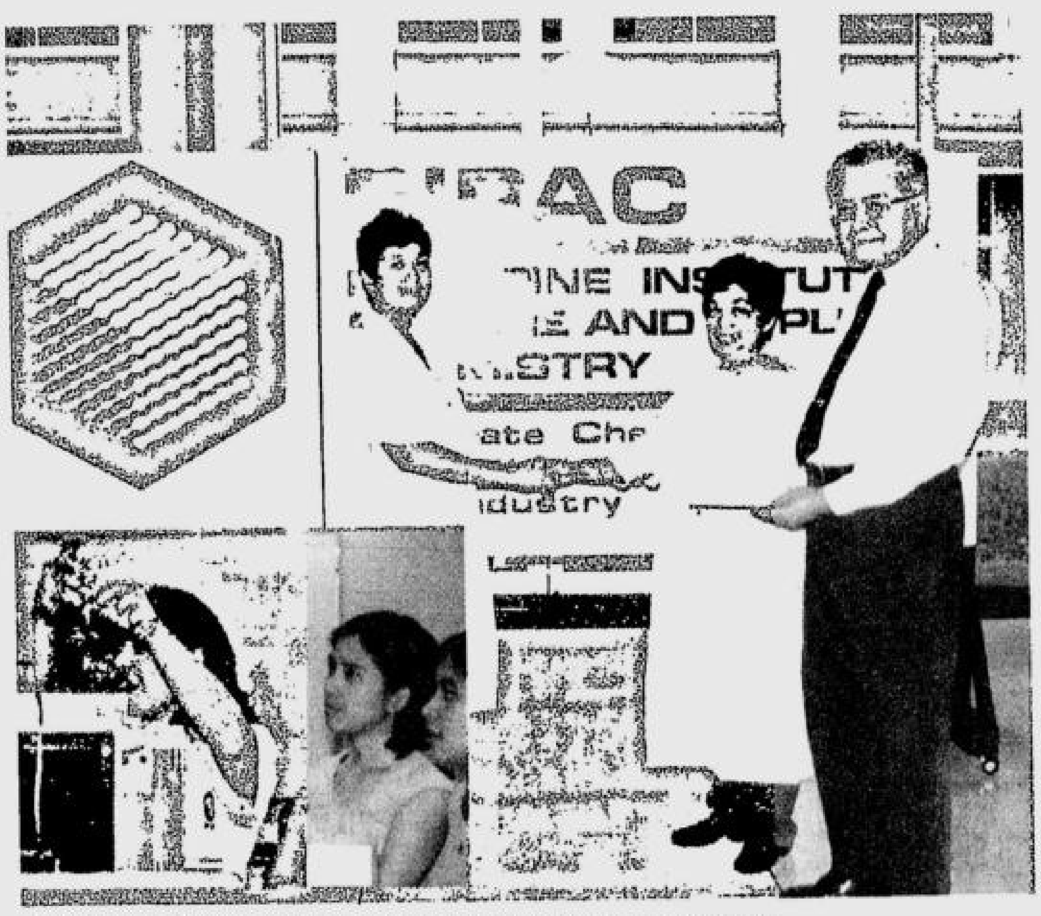
The telecommunications and financial sector initially drove CRM to become a key strategy for corporations in the Asia Pacific region and is starting to shape in many other industries as well. Key factors stimulating the growth of CRM are in the lookout for improved efficiency in customer satisfaction and retention.

As the market saw an increasing acceptance for CRM services during the last decades in the country, TelePerformance Philippines' services have become increasingly competitive. Prats pointed out that in its new office, TelePerformance Philippines will utilize 150 workstations to sustain its current offering of direct sales and customer service as well as market research.

SR TelePerformance in Paris, France is also listed on the Paris Stock Exchange. It provides TelePerformance Philippines access to more than 23 years experience in CRM services with more than 1,000 blue chip companies all over the world.

AMEX IN PAL'S NRCC

American Express, in its continuous efforts to provide better service and coverage to its card members, hosted a successful meeting on the Nett Remit Credit Card with executives from Philippine Airlines, BSP (the airline's clearing house), and 3 major computer reservation systems, namely Galileo, Abacus and Amadeo. The NRCC will allow passengers to purchase discounted tickets using their cards from any IATA travel agent without having to worry about being surcharged and will give them an easier and more accessible system in purchasing tickets, especially with their American Express Cards. Shown are (standing, from left) Brian Calaycay (Galileo), Corito Guevarra (Amadeus-operations manager), Bernadette Sarao (Amex–key accounts manager), William Cheong (Amex-manager, industry planning Japan/Asia Pacific/Australia), Minki Bautista (Amex-corporate services head), Editha Leopando (PAL-assistant vice president for revenue accounting), Aleth Calderon (PAL-assistant vice president for credit and collection), Pacita Padiernos (PAL-applications systems manager), Michelle Lopez (PAL Singapore) and Violy Herrero (PAL-credit and collections manager). Seated, from left, are Roxy Biardony (Galileo-general manager), Demetrio Silverio (Abacus–president and general manager), Marcelito Jovia (IATA–IDFS manager), Dave Keung (Amex–establishment services director), Dave Lim (PAL-senior vice president for sales and marketing) and Patti King (Amadeus-general manager).



CHEMISTRY TRAINING FOR INDUSTRY LEADERS

Philippine Institute of Pure and Applied Chemistry (Pipac) Institute director Dr. Modesto Chua (right) presents a certificate of completion for Gas Chromatographic Techniques to Edna Liwag (left) of UP Manila's Department of Pharmacology, as Pipac laboratory coordinator Thelma Parrenas (middle) looks on. Pipac, a private, non-profit research institute operating in cooperation with the Ateneo University, recently concluded the 3-day course participated in by chemists and laboratory professionals from leading companies and universities as part of its continuous training programs. Using the Institution's state-of-the-art equipment, participants were exposed to essential gas chromatographic techniques involved in chemical analysis and quality control practice.

Toshiba notebook No. 1 in first sem

TOSHIBA Corp., the global leader in Notebook PCs, has achieved the No. 1 position in terms of Notebook PC sales in the Philippines for the first half of the year, 2002. According to International Data Corp. (IDC), Toshiba ranked No. 1 position in Q2 2002 with a market share of 30.2 percent based on Philippines' total notebook units shipment. Also, Toshiba leads the No. 1 spot with a market share of 30.0 percent for the Philippines' total notebook units shipment in the first half of 2002 (H1 2002).

Toshiba upholds its international standards of service and high technology with an array of Notebook PC model to choose from. These include the Portégé 2000, Portégé 4010, Tecra 9000/9100, Satellite Pro 6000 and the latest Pocket PC e-310. Toshiba Corp. assures all notebook computer customers with convenient service and online support at pc.toshiba-asia.com for immediate solution to technical questions plus a three-year part and labor international limited warranty.

For orders and other inquiries, visit the display of the latest models and other products at Tricom Dynamics Inc., the exclusive local distributor of Toshiba Copiers, Facsmile and Notebook Computers located at Metro House Building, 345 Sen. Gil Puyat Avenue, Makati City. Telephone numbers 890-65-25 or email at toshiba.pc.mktng@tricom.com.ph or visit the website at pc.toshiba-asia.com

FUNDRAISING TO FIGHT ENVIRONMENTAL CRIMES

WWF-Philippines, the conservation organization, and the Inquirer have teamed up once again. This time it's for the Environmental Fund for Legal Action (EFLACO), an awareness and fundraising campaign that aims to help state prosecutors litigate against perpetrators of environmental crimes. The campaign was informally launched through "Hot! Hot! Hot!", a travelling exhibit highlighting two important environmental issues – climate change and of course, environmental crimes. In photo during the recent opening of the exhibit are climate change expert Fr. Jose Villarin of the Manila Observatory, WWF board members Ernesto Garilao and Shangri-La Plaza Corp. chair Tom Zita Jr. cutting the ceremonial ribbon at the Edsa Shangri-La Plaza Mall.

Product FILES

AIG launches card for today's woman

AIG Credit Card Company Phils., Inc. (ACCCPI), one of the country's most reliable credit card service providers, launches an exceptional product specifically designed to meet the multi-dimensional needs of today's woman. The Dolce Vita Card features a wide range of benefits unequalled by other credit cards, which empowers women with services that directly address the demands of each role she plays in life.

As a dynamic individual possessed with a remarkable ability to strike a balance among raising a family, working hard and taking care of herself, a woman deserves nothing less in a credit card. The Dolce Vita Card provides specialized and free health care benefits which include maternity reimbursement and pediatric consultations; unlimited shopping, dining, and recreation options; perks for the whole family; and personal improvement programs which can enhance her total personality.

The Dolce Vita Card also features an ultra-feminine and chic design that complements a woman's sense of style and character. It is grounded on the brand platform of self-empowerment, balanced lifestyle and self-enhancement, making a woman feel it is possible to have it all, do it all and be it all. Indeed, behind every great woman is a Dolce Vita Card. For inquiries call the AIG Credit Cards Customer Care Hotline at 636-8600.

Storyland
Your Fonkard is now a fun card
SM
PLDT
FONKARD

SM STORYLAND FONKARD PLUS LAUNCHED

PLDT recently marked another milestone with partner SM mall chain during the special launch of the first ever multi-application payphone card, dubbed SM Storyland Fonkard Plus, invading new generation arcades and recreation centers. Photo shows PLDT and SM executives in front of the giant Storyland Fonkard Plus during the launching at Storyland Southmall. They are (from left) SM Storyland AVP Dexter Deyto, SM EVP for mall operations Hans Sy, PLDT national retail market sector head Joaquin L. San Agustin, SM SVP/comptroller Ricky Lim and PLDT local service senior product manager Patrick S. Tang.

Taiwan goes shopping for ventures in RP

By Tina Arceo-Dumlao

INVESTORS from around the world, including Taiwanese businessmen, rushed to put money into China as soon as it opened its doors to trade, thinking that they would surely make a handsome profit.

China, however, has failed to live up to its promise, at least to most foreign businessmen, because of the changing legal landscape and the fact that China is still shaking off a part of its communist background.

Johnson Lu, vice president of the Taiwan Association Inc., estimates that only one out of five investors who plunked money in China actually made a profit, the others lost money or revenues were far off expectations.

Lu said the problem with China led the Taiwanese government to issue a policy encouraging Taiwanese businessmen to try other markets such as Vietnam, Malaysia, Indonesia and the Philippines.

"Taiwanese businessmen like the Philippines because travel between the two countries takes only about an hour and then there is also the similarity in language and the high productivity of the local labor force," Lu said in an interview.

Taiwanese investors have so far about 1,000 factories in the country, mostly in export processing zones. Investments are estimated at about $1.15 billion.

Taiwan is also the country's fifth biggest trading partner. Taiwan exports to the Philippines reached $1.6 billion, lower than the Philippines' exports to Taiwan worth about $2.17 billion.

"We expect investments from Taiwan to increase further because of this policy from the government. I think the only concerns are militant labor and high electricity costs," Lu explained.

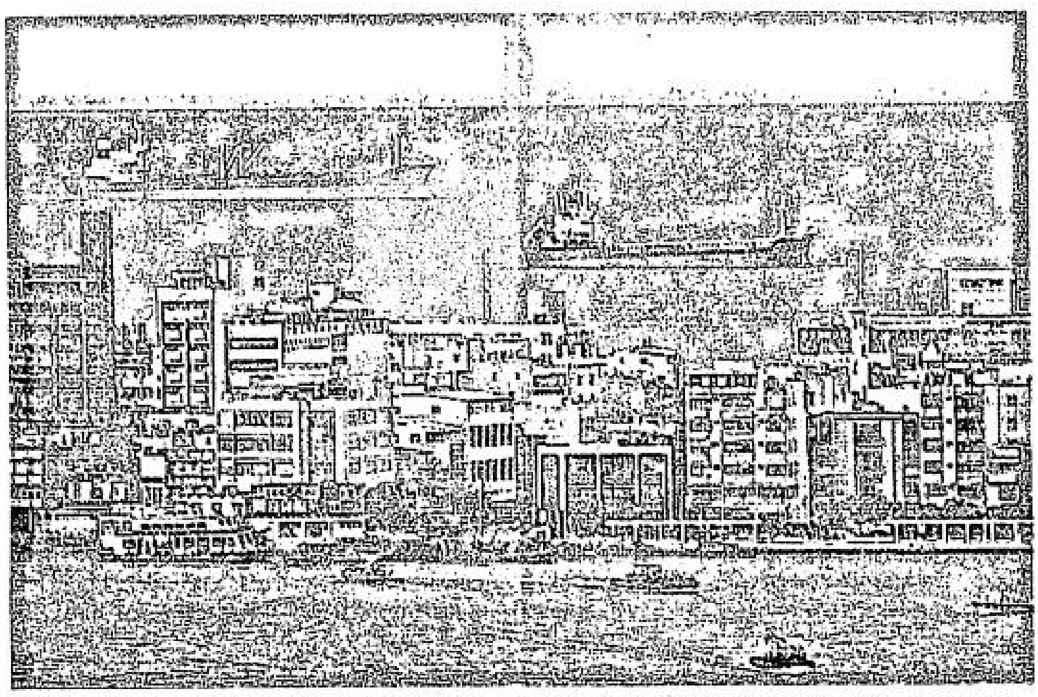
The Taiwan Association helps facilitate the entry of these investments to the Philippines by getting together Taiwanese investors and possible local counterparts.

One of its projects is the forthcoming trade fair where over 140 investors are expected to come either looking for areas to invest in, or possible joint venture partners and distributors.

Most of the companies that would take part in the trade fair scheduled for Nov. 28 to Dec. 1 are engaged in the manufacturing of electrical equipment and hardware. There are also companies involved in theater systems, computers, services and food manufacturing.

Taiwanese companies already operating in the Philippines either alone or in joint venture with local partners are also expected to take part in the products fair.

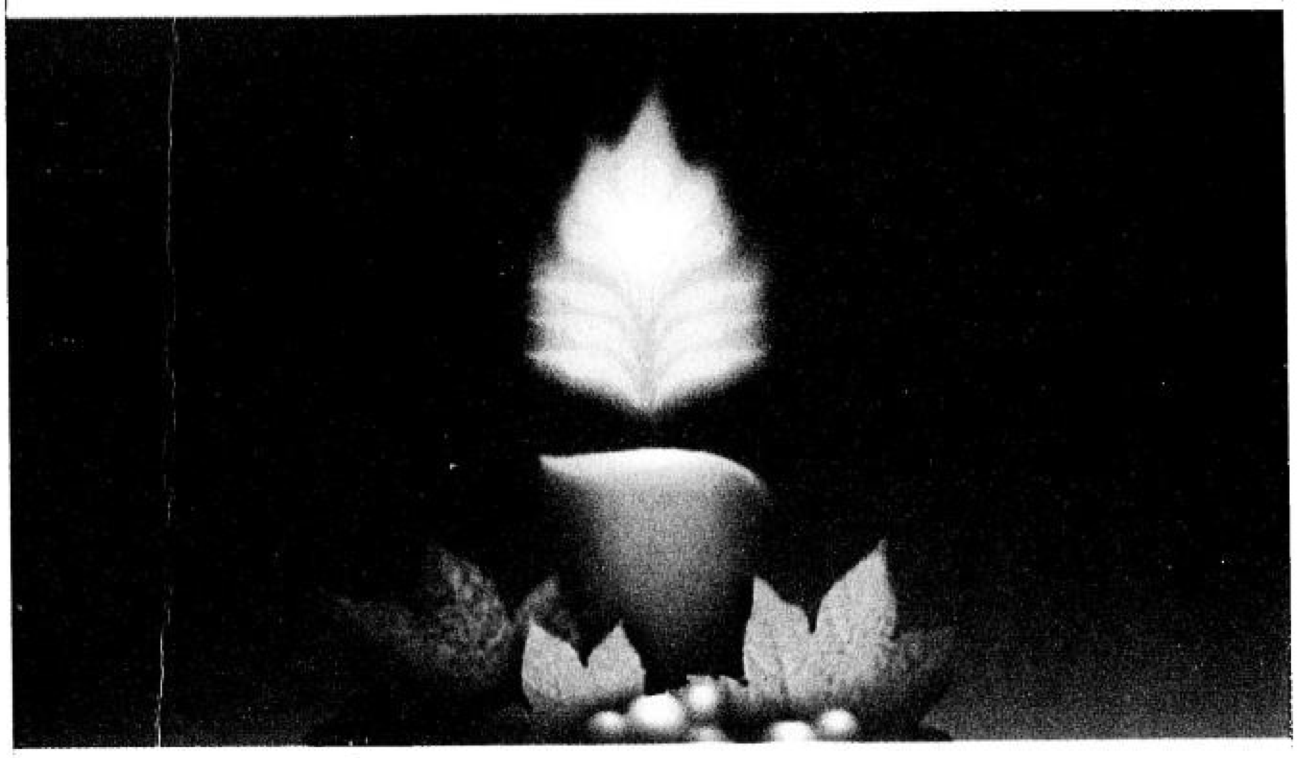
Companies include Kolin Philippines International Inc. (air-conditioners, refrigerators), Koten Enterprises Co. Inc. (circuit breakers, starters), Hocheng Phils. Corp. (bathroom fixtures), Olive Co. Inc., (aquarium accessories), Fantasie Gift Shop (toys and novelty items), Ethan Allure Corp. (baby product and plastic bottle) and Epicquest (amusement machines).



TAIWAN is the world's 14th largest trading economy and the fifth biggest trading partner of the Philippines.

FILE PHOTO

Let's set Christmas on fire



Christmas is the season of warmth. At Pan Pacific Manila, we don't only want you and your family to enjoy a heartwarming Christmas; we want you to see and experience it like never before. That's why we made a special Christmas tree that redefines the word "enchanting." We've also spiced up the Christmas cheer with soulful croonings from our Butler Chorale, to serenade you with in this most festive of seasons. And we'll be offering you the chance to win the gift of travel with our Second Christmas Bookings and Winnings Promo. Now isn't this a treat? It's the hottest Yule in this cool season! So what are you waiting for? Book a Christmas room at Pan Pacific Manila now!

PAN PACIFIC
Manila

M. Adriatico cor. Gen. Malvar St., Malate, Manila, Philippines • Phone: (632) 536-0788 • Fax: (632) 536-6220
e-mail: reserve.mnl@panpacific.com • http://manila.panpacific.com • GDS code PF • SRS-WORLDHOTELS

Travel Partners with: AAdvantage • Aeroplan • Air Points • ANA Mileage Club • Asia Miles • Enrich KrisFlyer • Lufthansa Miles and More • Mabuhay Miles • Mileage Bank • Sky Merit • Thai Royal Orchid Plus United Airlines Mileage Plus • Varig Smiles • WorldPerks

Pan Pacific Locations: Bangkok; Dhaka; Hawaii; Jakarta; Malaysia-Johor Bahru; Kuala Lumpur-Downtown; KL-Glenmarie; KL-International Airport; Pangkor Island; Manila; Narita; Palau; San Francisco; Singapore; Vancouver; Whistler; Yokohama

H-027-2000
ACCREDITED

MOVEMENTS

Boeing names regional VP

THE BOEING Co. recently named Paul Walters to the new position of regional vice president, Southeast Asia. Walters will be coordinating all Boeing company business activities in the region.

"Asia is a vibrant, growing economic power and home to an increasing number of important customers and partners," said Boeing chair and CEO Phil Condit. "Paul will help us further develop these relationships."

Based in Kuala Lumpur at the Boeing-Southeast Asia headquarters, Walters will lead and facilitate Boeing's strategy and globalization process in Southeast Asia. He also will help expand Boeing's profile and presence in the region beyond Singapore and Malaysia, where Boeing now is well represented.

Boeing works closely with Asian aerospace industry organizations and the region's armed forces and leading airlines. From a manufacturing joint venture in Malaysia, to commercial airplane sales in Thailand; and from satellite sales in Indonesia to commercial airplane sales in Vietnam, Boeing's business interests in the region are numerable and growing.

"The strength of the region, coupled with its inherent growth prospects, provides us with an excellent opportunity to expand our globalization initiatives in a meaningful way," said Tom Pickering, Boeing senior vice president, international relations.

Standard Chartered

Come payday, not a single employee asked for cash.

With the new AxcessPlus, the all-in-one deposit account, you can manage the payroll by transferring your employees' salary to their AxcessPlus Reloadable Visa Electron cards. Call 878-2888 for more details.

Member: Philippine Deposit Insurance Corporation Deposit Insured up to P100,000 BancNet

CHECKBOOK | ATM/DEBIT CARD | RELOADABLE VISA ELECTRON CARD | FREE HEALTH AND PERSONAL ACCIDENT INSURANCE

RETRENCHMENT, RESTRUCTURING LESSONS

Learning from CEOs who've been there, done that

By Gil C. Cabacungan Jr.

IN THESE days when corporate bloodletting is the norm, it pays to learn from the experiences of companies that have retrenched their workforce, restructured their operations and outsourced their non-core operations.

This is why the Management Association of the Philippines (MAP) held a timely, and well-attended forum dubbed "What Keeps CEOs Awake at Nights? Retrenchment, Restructuring and Outsourcing" to give managers a first-hand account of what it takes to wield the axe.

Based on an informal survey made by MAP during the forum, communication and compassion were tagged as the key factors in ensuring the success of enforcing a company's restructuring plans. The survey was based on 50 respondents out of the 149 executives that attended MAP's forum.

One of the corporate cases featured during the forum was Victorias Milling Corp., the country's largest sugar company that undertook a rehabilitation program in 2001 to save the company from collapse.

Under the wings of CEOs Inc., VMC has been nursed back to a more stable condition with Ebitda (earnings before interest, tax, depreciation and amortization) expected to surge to P696 million in 2002-2003 from a P55-million loss in 1999-2000 following debt restructuring program, corporate re-engineering and retrenchment (which slashed its workforce from 4,325 to 1,637.

Human balance

During the forum, VMC chief operating officer Arthur N. Aguilar said that most restructuring programs do not succeed because most executives focus only on the financial balance sheet without considering the human balance sheet in the formulation of a rehabilitation program.

Based on VMC's experience, Aguilar said companies should take care of their people in any restructuring program to ensure that those left behind would not be demoralized because they would be the ones to implement the cost-cutting measures.

Aguilar said it was necessary to have an open dialogue between management and employees to determine who would stay and who would go across-the-board. He said a committee or consensus group should be formed in making the decisions on who gets axed to avoid arbitrary decisions especially by line managers.

MAP SURVEY RESULTS

1. What key action items are likely to be included in your company's 2003 plan? *(Please rank in order of preference: 5 as most important and 1 as least important)*

	Least Important			Most Important	
	1	2	3	4	5
1.1 Better quality of products and services	0	0	3	14	32
1.2 Cost-cutting measures	1	1	16	17	15
1.3 Focus on core competency	0	0	5	19	24
1.4 Reduce head-count	6	11	14	14	2
1.5 Diversification/Acquisition	13	16	13	3	0
1.6 Form alliances	7	12	13	7	7
1.7 Outsourcing	6	11	17	11	3

2. In your experience, how long does it take the surviving employees of major corporate restructuring to fully recover from the experience and get on with the work of the organiztion?

Six months to less than one year (18)
One to two years (16)
Three months to less than six months (7)
Less than three months (3)
Don't know (3)
More than two years (1)

3. Which are the Top 3 most critical to the success of your company's restructuring plans? Please check a maximum of 3 boxes

Effective employee communication (26)
Handle downsizing in "humane" manner (23)
Senior management visibility/support (22)
Based on clear business imperative (22)
Clearly articulated vision/objectives (20)
Employee involvement in change (14)
Competitive severance package (13)
Line management commitment/support (6)

BASED ON 50 RESPONSES

Philippine Airlines vice president for human resources Cesar B. Lamberte said one of the major reasons for the airline's successful rehabilitation program was president Avelino Zapanta's ability to communicate with the union.

Lamberte, who has over 30 years experience in human resources management, said Zapanta could level with the employees easily because he was perceived to be one of them since he rose from the ranks.

PAL has apparently passed through the turbulent skies that greeted its proposed eight-year rehabilitation program in 1998 with Zapanta projecting a record P1 billion in net profits for fiscal year ending March 2003.

One company which seriously took the need to make its intentions clear with its employees when it consolidated its regional depots is United Laboratories Philippines Inc.

In his presentation, Unilab president and COO Marcelino C. Pineda said the management held one-on-one discussions with its employees to elaborate on why the company had to undertake a retrenchment. Speakers during the forum urged managers to make sure that they tell their employees that they considered retrenchment as a final option.

Pineda said Unilab management conveyed during the personal talks how the company was trying its best to ease the pain through a generous compensation package and employment referrals.

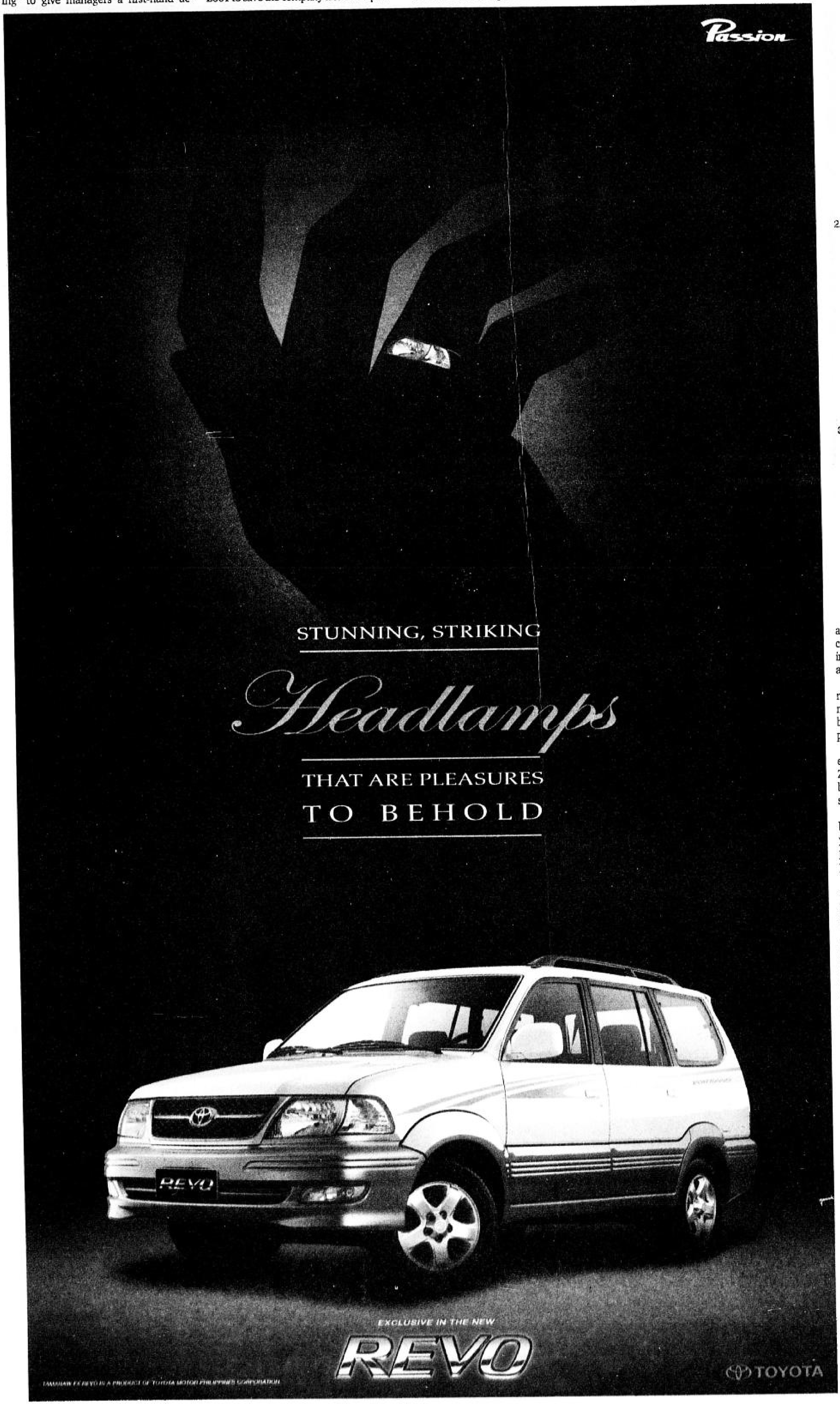
New problems

Pineda said that the problem with having too good a compensation package could also rear new problems for the company because even those that they want to retain would opt to avail of the early retirement package.

VMC's Aguilar urged management to hold seminars and job fairs and give livelihood assistance and business options to departing employees before giving them walking papers.

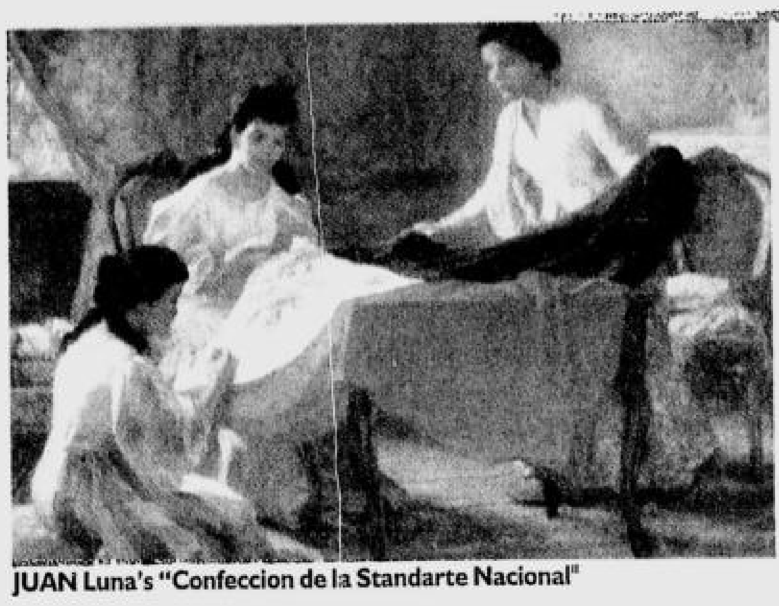
Also, Aguilar reminded managers to get waivers notarized by a labor arbiter (so that they could hold in court) and retrench in batches and not in one big blow to avoid an overload of internal systems and getting energy sapped from core operations.

In his speech, Watson Wyatt Philippines Inc. Jose Jesus U. Deduque cited several factors in implementing restructuring plans—demonstrate equal concern to departing employees; increase speed of restructuring; and ensure that changes would be fundamental and not only cosmetic.

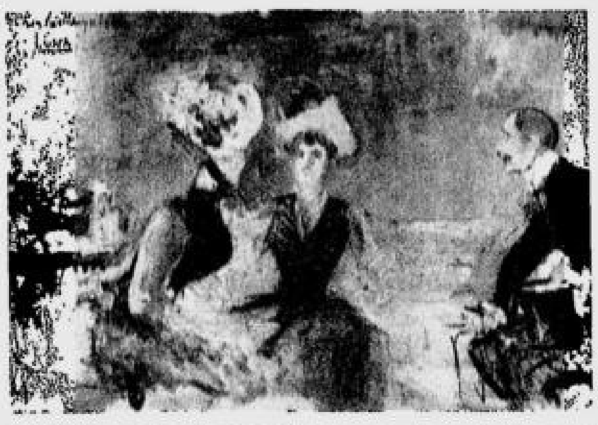


PHILIPPINE DAILY INQUIRER
For feedback, text us at (0919)880-33-54 or email us at pr_lifestyle@inquirer.com.ph
LIFESTYLE
Editor Chelo Banal-Formoso ◉ Subsection Editor Lito B. Zulueta
Arts/Design

OUTBACK
CHRISTMAS PARTY!
Birthdays! Baptismals! Wedding Receptions! Social Functions!
Make it a "No Worries Party",
Make it Outback Restaurant!
CALL (0918) 910-4776
Get a bottomless Coca-Cola for FREE


JUAN Luna's "Confeccion de la Standarte Nacional"

Private collection, public art


LUNA'S "Chez La Marquise"

By Lito B. Zulueta

SOME of the more recent important events in Philippine arts and culture are a product of serendipity. The furor over the Christie's auction of Juan Luna's "Parisienne" was one of them. Who would have thought that a small painting done a little over a hundred years ago showing Filipino nationalist expatriates in Europe in a pose hardly heroic would occasion such an outpouring of nationalist fervor? Even more, who would have thought that a government financing institution in charge of the state pension would bid and eventually win the painting, a multi-million-peso gesture of patriotism?

Serendipity also characterizes the current three-museum exhibit, "Zero In: Private Art, Public Lives," perhaps the biggest and most important exhibit this year. A unique collaboration of the Lopez Museum, the Ayala Museum and the Ateneo Art Gallery, the exhibit serendipitously shows that much of the important artwork is in private hands. This has implications to the building of a "national art gallery," the canon of art works that best express and represent the Filipino experience.

With or without serendipity, the three museums are aware of this. The exhibit, according to Mercedes Lopez Vargas, director of the Lopez Museum, has been mounted to promote the idea of the nation. It shows the intersection between art and history, she said, for the collections of the three museums span Philippine history.

The Lopez collection, without doubt the biggest and most priceless, consists of Lunas and Hidalgos that, under the curatorship of Joselina G. Cruz, portray the birth of the nation, at least in the palette of the Pinoy expatri-

PRIVATE/ D2

ENFANT
BABY TOILETRIES

GETAWAY
Riverview
RESORT & CONFERENCE CENTER
CALAMBA, LAGUNA www.riverview.com.ph
X-MAS Party Package
P 450/pax BUFFET
MLA. OFC: 925-8858
TEL: (049) 545-4728/2112

Baricaban Bay
CLUB PARADISE
Bedazzled at the bay
Pampered in Paradise
Tel: 838-4956 to 60
clubpara@info.com.ph
CHRISTMAS IN PARADISE
P 10,900/per person
For 3 days/ 2 nights
Inclusive of meals, accommodations, transfers & select resort facilities
Fax: 838-4462 / 838-4762
maricbay@info.com.ph

FOREST HILLS Village Resort
SUBIC BAY
IT'S BACK! 50% OFF
☎726-2541 / 726-2521
Cel # (0917)899-1392
AVAIL OF GOLD CARD NOW!!!

Subic INTERNATIONAL HOTEL
Freeport Zone Subic Bay Olongapo City
TEL. 243-2222 TO 3.1 / FAX: 243-0852
WEEKEND Plus @ SUBIC
P 2,300net
INCLUSIONS:
Overnight for 2 w/ buffet Breakfast
Free Entrance at the BEACH or JEST CAMP

MC MOUNTAIN HOME
Tagaytay
P1,870/NIGHT
CELL. (0917) 794-7500
TEL.(02)6367548
(046) 4132232

ACL Suites
#72 13th Ave., Cubao, Q.C
info@aclsuites.com.ph
www.aclsuites.com
P 888 NET
CHECK-IN BET.9AM-9PM,MWF
913-2123 TO 25 / 438-3264
FAX NO. 438-3263

Holiday Inn
MANILA
FAMILY HOLLY DAYS PROMO!!!
(BALIK MAMA SA PASKO)
P 3,000 net

VISIT!!! PHILIPPINE EXPLORER
PADRE FAURA WING, ROBINSONS PLACE MANILA

Active Lifestyle. Beautiful Body.

Abdominal Binder
Trim down that stomach. Get the abs you've always wanted!

Waist Shaper
Be the center of every man's attention with that incredible, mouth watering waist

Pregnancy Support Belt
Be more mobile during pregnancy. Made from finest materials for more comfort.

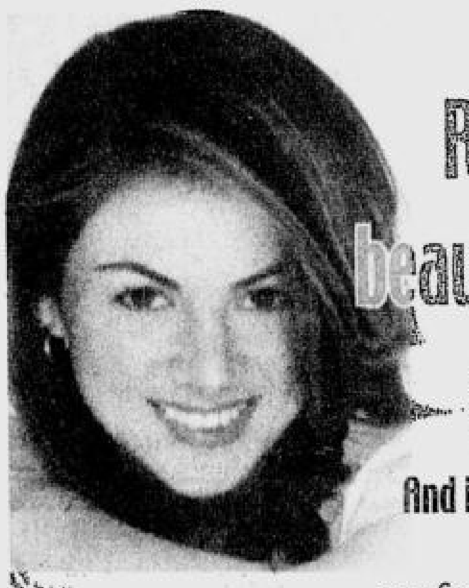
PERSONA
Your Personal Support Aid
Available in mercury drug Stores Nationwide
Manufactured for and Exclusively Distributed by: medical center trading corporation
Pioneer St., Cor. Shaw Blvd., Pasig City Tels. 631-1715; 631-9355; 637-9504
Fax (632) 631-7869 E-mail Address: medcen@info.com.ph

Pasig City (02)	Manila City (02)	Cebu City (032)	Davao City (082)	Iloilo City (033)	Lipa City (043)	Pampanga (045)
631-1715	711-8374	254-2367	222-4404	320-1413	757-2051	961-7892

FIGHT CANCER WITH ALL-NATURAL JUICE!
The American Cancer Society (www.cancer.org) states that drinking Natural Fruit & Vegetable Juice reduces cancer risk. That's the juice you get with Matstone Juice Extractor: fresh, pure and with all the vital nutrients intact. It's the best juice to fight the Big C!

- Extracts nutritious pulp-free juice
- Low RPM speed ensures the highest nutritional value in juice (at high speed, vitamins are destroyed)
- Higher yield with drier pulp
- Made of US FDA approved materials
- Easy to operate
- Can also mince, grind, make pasta / noodles and extract sesame oil!
- Available in Ivory & Red color

MATSTONE
JUICE EXTRACTOR
Your Best Source of Highly Nutritious Juice!
Excellent for Carrot & Spinach Juice!
5-year warranty on parts, 10-year warranty on motor
TO KNOW MORE ABOUT MATSTONE JUICER & HOW NATURAL JUICE CAN HELP YOU, CALL OR VISIT:
in-a-jiffy
Manila Branch: Tel.Nos.: 405-0178 / 405-0186 / 405-0189
7/F Marc 2000 Tower, 1973 Taft Ave. cor. San Andres St., Malate, Mla. (Beside LRT Quirino Station)
Quezon City Branch: Tel.Nos.: 373-7396 / 97 / 99
Rm 507, West City Plaza Bldg., No. 66 West Ave., Quezon City
WHOLESALE & RETAIL
FREE DELIVERY WITHIN METRO MANILA

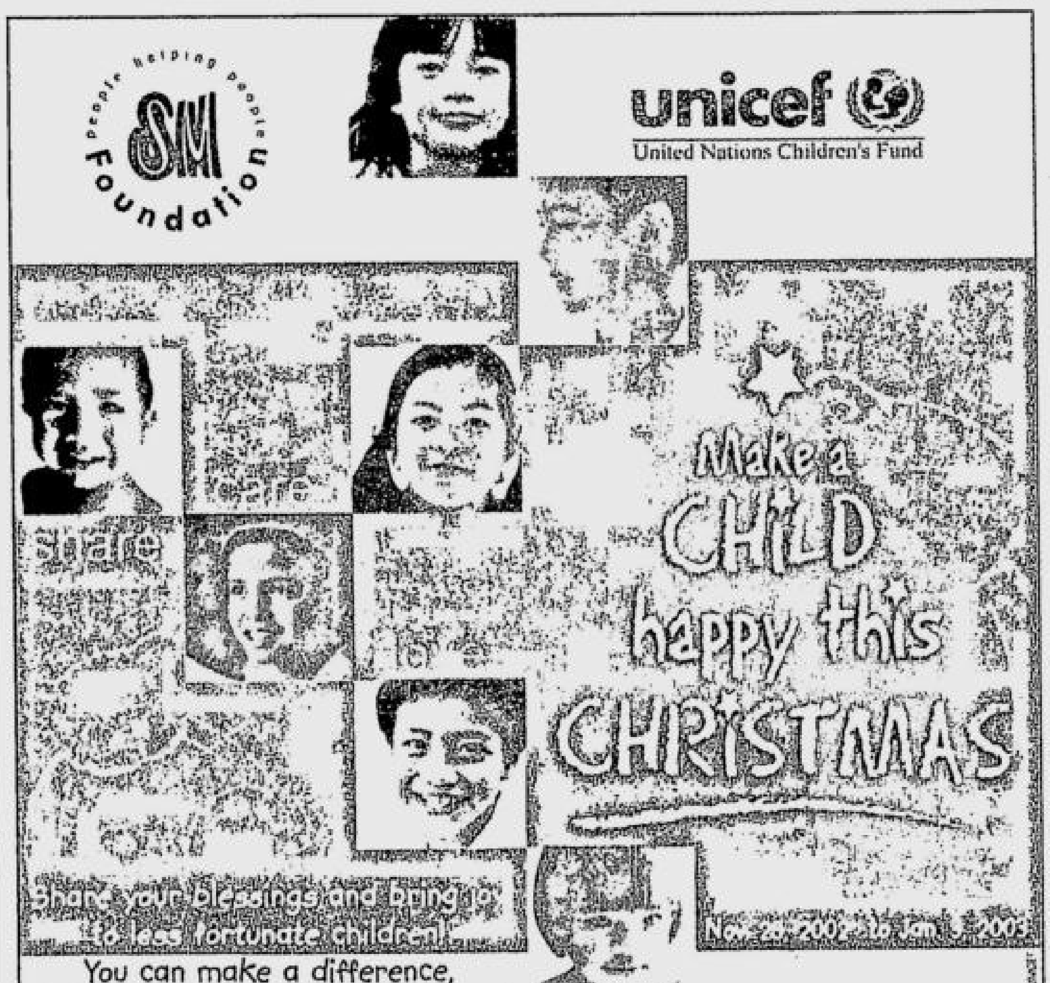


Rosanna's beauty secret revealed!
And it's affordable too!
forever flawless
Face and Body Center Inc.
5th Floor, Bldg. B, SM Mega Mall
687-9117, 687-9118
2nd Floor, Annex Bldg., SM City, North EDSA
926-9418, 926-9419

READY FOR TAKE OFF

Introducing New Zero G Shoes. zero g
Created with lightweight materials, these shoes feature an athletic shoe construction for superior flexibility.
And they're up to four times lighter than regular shoes, making Hush Puppies Zero G® Shoes feel almost weightless.
Pick up a pair. And discover how light comfort can be.
Hush Puppies®
Festival Mall • SM Southmall • SM Fairview • SM City Pampanga • SM City Cebu • SM City Davao • SM City Iloilo
SM City Cagayan de Oro • SM Department Stores • Robinsons Place Manila • Robinsons Department Stores • Ayala Center Cebu

people helping people SM Foundation
unicef
United Nations Children's Fund


share
Make a CHILD happy this CHRISTMAS
Share your blessings and bring joy to less fortunate children!
Nov 26, 2002 to Jan 6, 2003

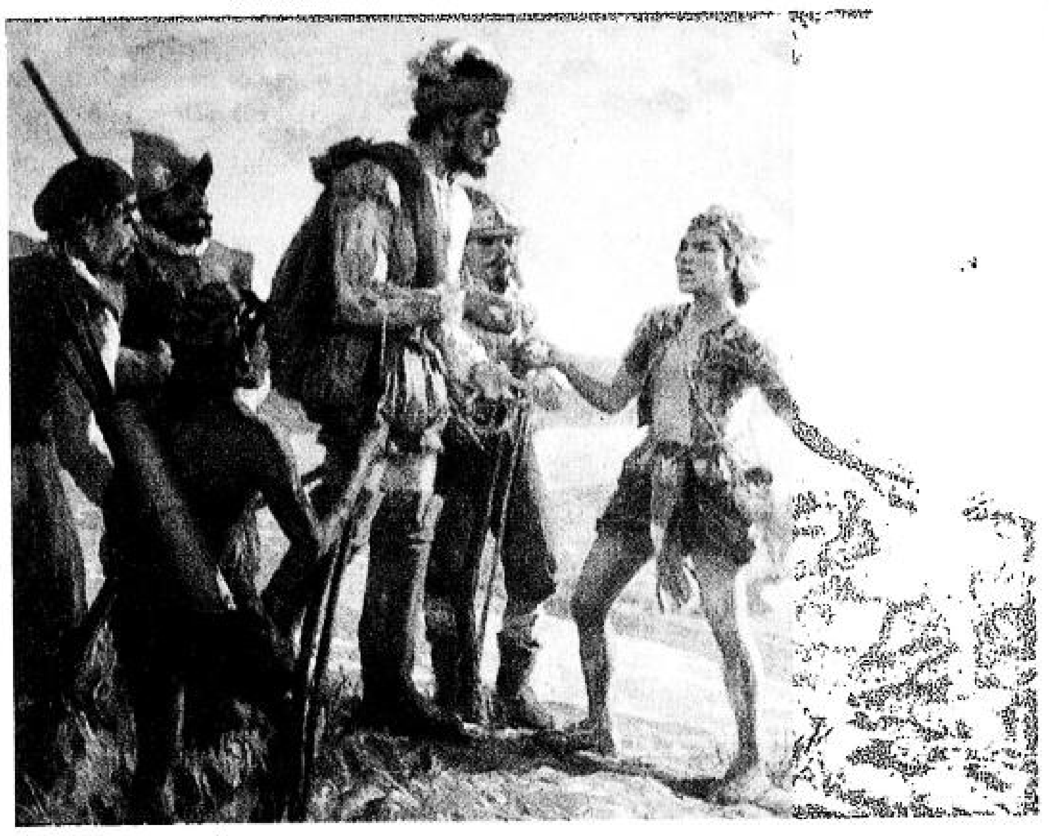
You can make a difference, visit our mall donation booths now!

HELP UNICEF HELP CHILDREN
Buy Unicef cards and help support its programs to make a world fit for children.
SANTA'S CORNER

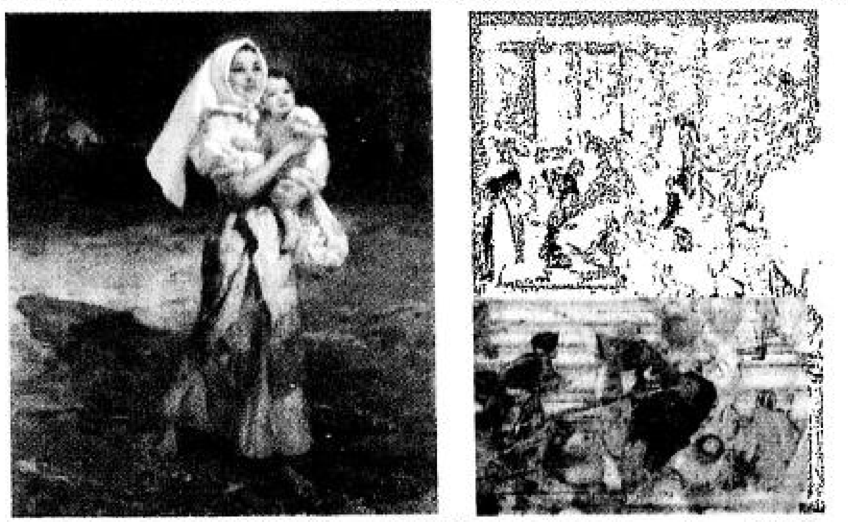
SHARE-A-TOY
Share a toy and share your joy with poor sick children in hospitals. Buy a colorful and cuddly teddy bear, and this will be hung on the Christmas tree with a tag with your name on it. Or donate an old toy and receive a cash coupon from Toy Kingdom. All toys will be donated to children in hospitals and charitable institutions.

DZRH

SM SUPERMALLS
THE CITY • CENTERPOINT • MEGAMALL • SOUTHMALL • CITY BACOOR • CITY FAIRVIEW • CITY MANILA
CITY ILOILO • CITY CEBU • CITY PAMPANGA • CITY DAVAO • CITY CAGAYAN DE ORO • CITY BICUTAN • CITY SUCAT



"MACTAN (Gold Panning)"



"FLIGHT" (left) and "El Asesinato del Gobernador Bustamante y su Hijo" (right) by Hidalgo at the Lopez Museum

The year's most important art exhibit shows that much of important Philippine art is in private hands and that public images of Filipino identity are privately wrought and constructed

Private collection, public art

From page D1

ates. The Ayala collection consists of Amorsolos and Zobels that, especially for the former, represent the raid of pre-Hispanic and Hispanic lore and legend toward the construction of national myths. And the Ateneo collection of the moderns shows not only what Leovino Ma. Garcia calls as a "refiguring of Philippine art," but a reconfiguring of the Filipino experience.

The exhibit strikes us because of three reasons: it reveals the private sources of art that we have come to know as public, that is, how collections that have come to mirror the Filipino soul really started as a consuming interest of private collectors; it shows how the private artistic imagination interpreted and embellished the Filipino experience to produce the public images that Filipinos have come to identify themselves with; and how these public images—national myths and allegories—have been transformed, perhaps beyond recognition, by modernism.

Fascinating

Particularly for the Lopez Museum chapter, the private drive that has impelled the acquisition of what we now recognize as public art is fascinating. It is a saga in itself, perfectly mirrored in the dramatic fortunes of the Lopez business empire. A man ahead of his time, Don Eugenio Lopez started acquiring Lunas and Hidalgos even before they became de rigueur. He also acquired art from the '30s, '40s and '60s. His youngest son Roberto gave it a more eclectic dimension, adding the Sansos, Ang Kiukoks, and early 19th century paintings. When Roby died in 1992, he was widely considered a leader of the Philippine art scene. His eldest brother, Geny Lopez, acquired the works of National Artists, such as Botong Francisco's and J. Elizalde Navarro's, before his sad death in 1998. Oscar Lopez, who succeeded Geny, is a known collector of books and Filipiniana. Manuel Lopez, the second to the youngest, collects Bencabs. In 1999, the Lopezes bidded successfully for Anita Magsaysay-Ho's "In the Market" at the Christie's auction of Southeast Asian art, setting a new record for both the artist and Philippine art in the international market.

The Ayala collection reflects the private drive of Enrique Zobel, a patron of Amorsolo. Ateneo's collection started as an endowment of Fernando Zobel, an artist who himself collected the early moderns. Emmanuel Torres expanded it steadily. The core of the collection are works by H.R. Ocampo, Vicente Manansala, and the other moderns in the '50s and the '60s.

The three exhibits provide an idea of the evolution of the collectors from mere patrons to enablers and arbiters of art. As their taste acquired authority, the collectors also succeeded in institutionalizing their collections, presenting them to the public as the artistic images that recorded and hallowed Filipino history and identity.

But do the sacred images correspond to the truth? Perhaps the most intriguing reading is the Lopez Museum chapter, which generously shows the salon works of Luna and Hidalgo, a departure from the neoclassical staples such as "Spoliarium" and "Virgenes Cristianas" that we have come to identify with the two. These are works along the line of "Parisian Life," which, serendipitously enough, had been in private hands before Christie's offered it for auction. "Parisian Life" frames the same question that provokes the viewer to ask upon seeing the Lopez collection: What were Luna and Hidalgo thinking? Before, during, and after the fire, why were these two artists painting works of languor and even decadent detachment?

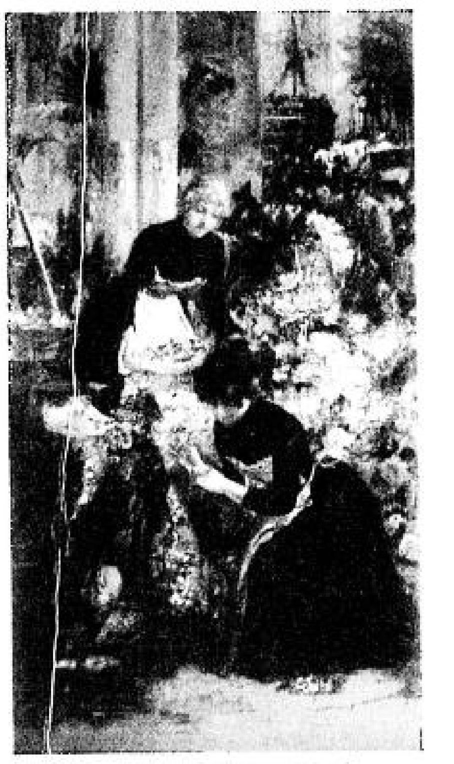
In her gallery notes, Marian Pastor Roces provides revealing insights. She rejects Jose Rizal and the propagandists who read Luna's and Hidalgo's winning entries in the Madrid exposition as neoclassical allegories of the oppressive situation in the Philippines under Spain. "These are allegories of the strange sort," she writes. "Allegory in Neoclassicism gestured toward elevated or elevating, not abject, states." So are they realistic? No, because realism "refused allegory altogether."

In the end, Roces calls Luna and Hidalgo's position as one of "vexed modernity." In the case of the former, "the embrace of ideas circulating in 19th century Europe, but reconfigured in his soul to align with deeper allegiances," which militated against modernity and the nation; and in the latter, a "diminished domain of art-making [that] squared properly only with reactionary, 'official' nationalism."

Luna and Hidalgo raided ancient times to recreate Philippine history with mixed results. Amorsolo, as shown by the Ayala Museum chapter, did likewise and he was, by and large, more successful. But the result, as Ambeth Ocampo writes in the gallery notes, were "quiet and peaceful works" with none of the allusive passion of Luna and Hidalgo. Again the private aspect could not be discounted. "Was he painting a version of history (usually on the early encounter between the Philippines and Spain in the 16th century) that was stipulated by patron or commission?"

Idealism

But Ocampo and Roces should watch themselves. In foisting the demands of modernist enlightenment on the three masters, they may be guilty of reductionism and idealism. Consciousness is never a sovereign will transparent to the subject. Certain involuntary limits to freedom, such as death, alienation, and tragedy, transgress the artist's intention. In the case of Amorsolo, the sufferings of the Second World War made him despise the Japanese and long for the Hispanic past that looked comparatively benign despite the smear campaign of the anti-friar and masonic illustrados (the illustrious or the enlightened). He drew and painted his painful war experiences, but they could not be found hanging in the living rooms of private collectors who found the artist's privations too depressing.



"STREET Flower Vendors" by Juan Luna at the Lopez Museum

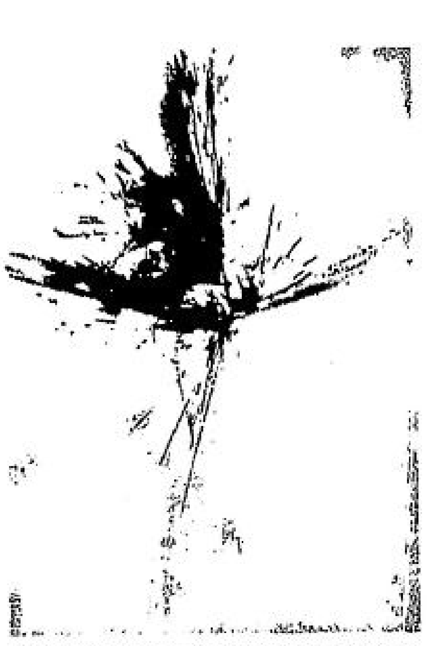
He may not have intended it, but Leovino Garcia, dean of the humanities at the Ateneo de Manila University, provides a critique of the limits and obstacles of human consciousness and progress that propel the complaint that the masters hardly produced nationalistic works. "Modern abstract art challenges this *idee fixe* (that the function of art is to represent)," Garcia writes in his very lucid Ateneo gallery notes. "Ideas regarding the kinds of function of art and the nature of the work of art have changed and are continually changing."

Garcia notes the "dramatic changes" that manifest themselves as the viewer moves from Amorsolo's pastorale to Manansala's urbanscape of pollution and grime. "What factors accounted for this change? First of all, there emerged a world recently ravaged by World War II, evoked by relics like Manansala's sweet-sour looking jeepneys. Second, there rapidly grew cities like Manila due to the rise of industrialization and technology."

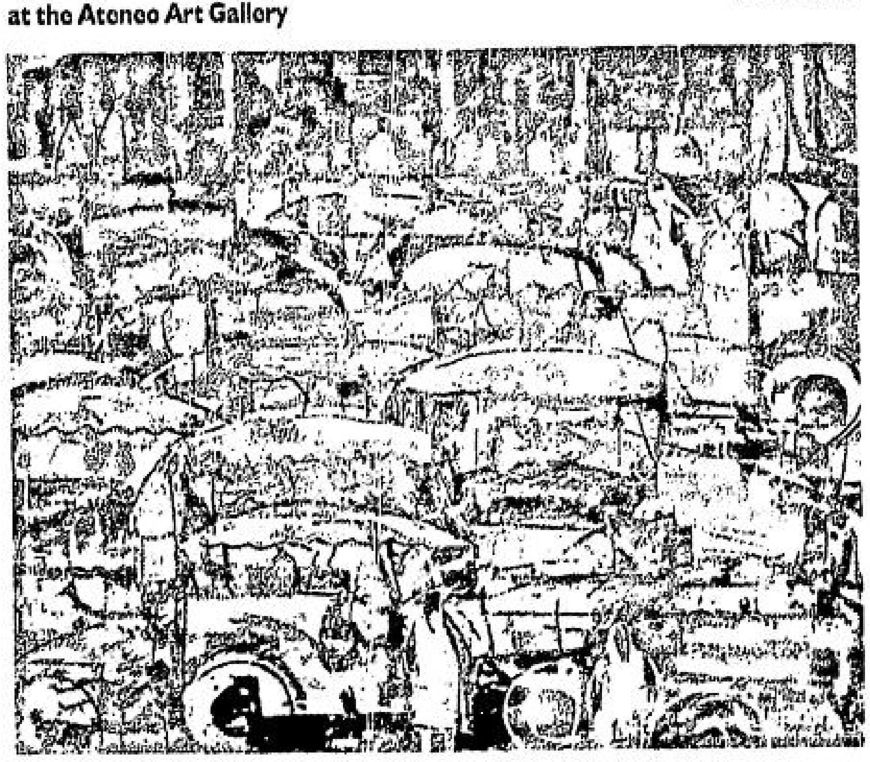
In short, modern consciousness has been radically altered by opaque experiences—war, death, suffering, and ugliness. It is not surprising that Garcia quotes at length Paul Ricouer since it was the French philosopher who reworked German phenomenology of pure consciousness and posited certain limit situations where "freedom" is confronted by "necessity." The person does not start with a pure reflective consciousness; he may only accomplish this by means of a long "detour" through significations of history and culture that reside outside of his consciousness. The sovereign cogito clashes with the involuntary limits to existence.

The collision has resulted in an explosion of significations and interpretations. What Garcia calls "prefiguration, reconfiguration and refiguration" are but an open-ended hermeneutics, a procession of interpretations that the artist conducts in

PRIVATE/D3



"CASTILLA VIII" by Fernando Zobel at the Ateneo Art Gallery



"JEEPNEYS" by Vicente Manansala at the Ateneo Art Gallery

NOV. 15 - JAN. 12, 2003
WESTERN
FOR ALL BPI-EPS PURCHASES
Weekly Appliance Raffle and a Grand Pleasure Cruise for Two (2) to Singapore
SAIL AWAY ON A HOLIDAY
P 10,000. POCKET MONEY if the cardholder wins a SINGAPORE PLEASURE CRUISE
P 1,000. WEEKLY DRAW To Lucky EPS Users
FREE EXCLUSIVE BPI-EPS PILLOW
FOR PURCHASES ABOVE P3,000.
FREE SHOPPING LIST & ATM CARD JACKET
FOR PURCHASES BELOW P3,000.

- For a minimum P 3,000 cash or credit card purchase, customers are entitled to join the promo.
- Get a chance to win in our weekly appliance raffle draws plus , a grand pleasure cruise for two (2) to Singapore.

Garant
FREE
VCD Player w/ Full Karaoke Function • Perpetual Calendar • Virtual Surround
P1990.
BPI-EPS

SANYO
FREE
FREE 16-PC. IMPORTED PORCELAIN DINNERWARE SET
(21") Color TV • Twin Speaker/Mega Bass
P7499.
BPI-EPS

GE Appliances
FREE
(3 cu. ft.) Bar Fridge
FREE OVEN TOASTER
P7495.
BPI-EPS

SONY
FREE
CD Walkman • G-Protection • Skip-Free
P5150.
BPI-EPS

BPI Express Credit | Equitable | PayLite citibank | METROBANK UNICARD | Diners Club International

VISIT OUR APPLIANCE EXPO @
• PIONEER CENTER : Pioneer St. cor. United St. Bgy. Kapitolyo, Pasig
• EVER-COMMONWEALTH • EVER GRAND CENTRAL
NOW OPEN
STA. LUCIA EAST GRAND MALL
Marcos Highway, Cainta Rizal
WESTERN
FOUNTAIN
FOOD ISLAND
Basement Level, Phase 3
Tel. 646-7150 • 646-8306
Telefax: 646-1416
MAKATI CITY: PASAY RD. cor. PONOS

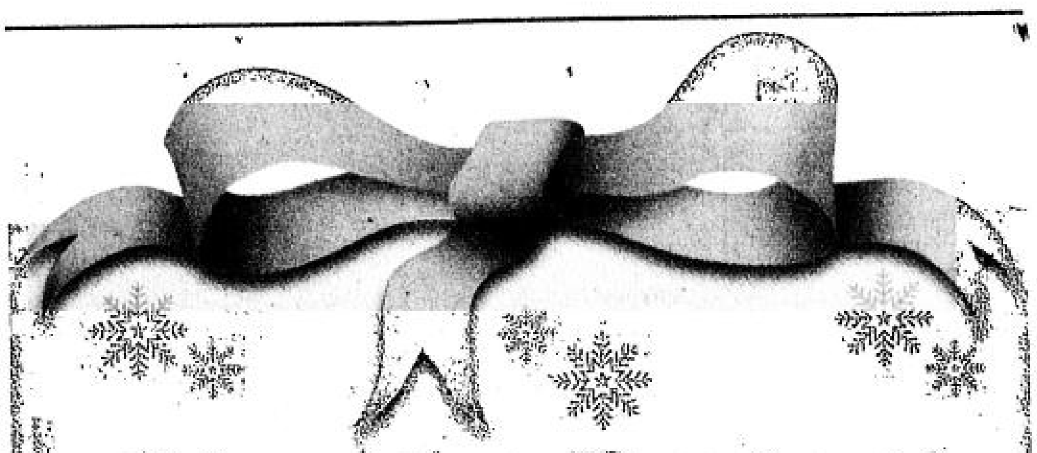
Private collection, public art

From page D2

order to present (not represent) the world; that is, to know or "name" the world.

Characteristic of a Ricouer disciple, Garcia shows optimism at modern art as a way of unfolding "a new way of becoming human," a new way of becoming a Filipino. But are Manansala's jeepneys, Ang Kiukok's dogs and cocks, and Sanso's *barong-barong* a reinterpretation or a degradation of the Filipino experience? Is private acquisition a form of public deprivation? Is Philippine art a reconfiguration or a disintegration? We shall find out in the new century.

"Zero In: Private Art, Public Lives" has closed at the Ateneo Gallery Nov. 14 but is ongoing at the Lopez Museum until Jan. 14, 2003 and the Ayala Museum until Jan. 28, 2003.



Give the Present for the Future.

Here's a precious gift that will help your loved ones experience a bright and secure future—SUN LIFE PROSPERITY FUNDS, a family of mutual funds especially designed to maximize the growth potential of money. Making it possible for their dream house, dream car, or dream life to become a reality.

Call 849-9999.

*Important information about the Sun Life Prosperity Funds is contained in their prospectuses. Obtain copies from a Sun Life Mutual Fund Representative and read them carefully before investing. Share values, yields, and investment returns will fluctuate.

Managed and distributed by
Sun Life Asset Management Company, Inc.
10/F Tower II, The Enterprise Center
6766 Ayala Avenue, Makati City, Philippines
Trunkline: 849-9900
E-mail: phil_prosperity@sunlife.com
Website: www.sunlifefunds.com

Investing made easy. Financial Freedom for Filipinos

Sun Life Financial

Sun Life Asset Management Company, Inc. is a member of the Sun Life Financial group of companies.

Unleash the Power of Gaming

XA3051
5 Satellites + 1 Subwoofer

- 100 watts of total system power so you can feel every smash, crash or blast of your favorite game or movie!
- 6-speaker dolby surround pro-logic sound
- Deep-bass, ported subwoofer
- Dual-mode selector (surround, stereo)
- Full-function wired digital controller
- Dual headphone jacks
- Auxiliary input jack for increased signal input flexibility

XA3001
1 Subwoofer

Stand-alone subwoofer for your existing speakers

- 30 watts of total system power to add explosive bass to your existing speakers or TV speakers!
- Front or top firing deep-bass, ported subwoofer
- Built-in controls

XA3021
2 Satellites + 1 Subwoofer

Advanced sound and high-impact bass for a dramatic video gaming/TV audio experience.

- 40 watts of total system power thrusts you into the gaming experience!
- Front or top firing deep-bass ported subwoofer
- Bass equalizer mode selector (TV, Gaming, Max Bass)
- Multi-functioned wired controller
- Dual headphone jacks
- Auxiliary input jack for increased signal input flexibility

Experience intense sound and hear every detail from Altec Lansing's enhanced Video Gaming and TV Audio speakers. Specially designed for gamers and audiophiles, this will satisfy your craving for action-you-can-feel with its low-end rumble, screech, crash and every smash, bump and thump. Get rid of those puny audio amps and transform your video gaming and TV watching into spectacular, lifelike experiences.

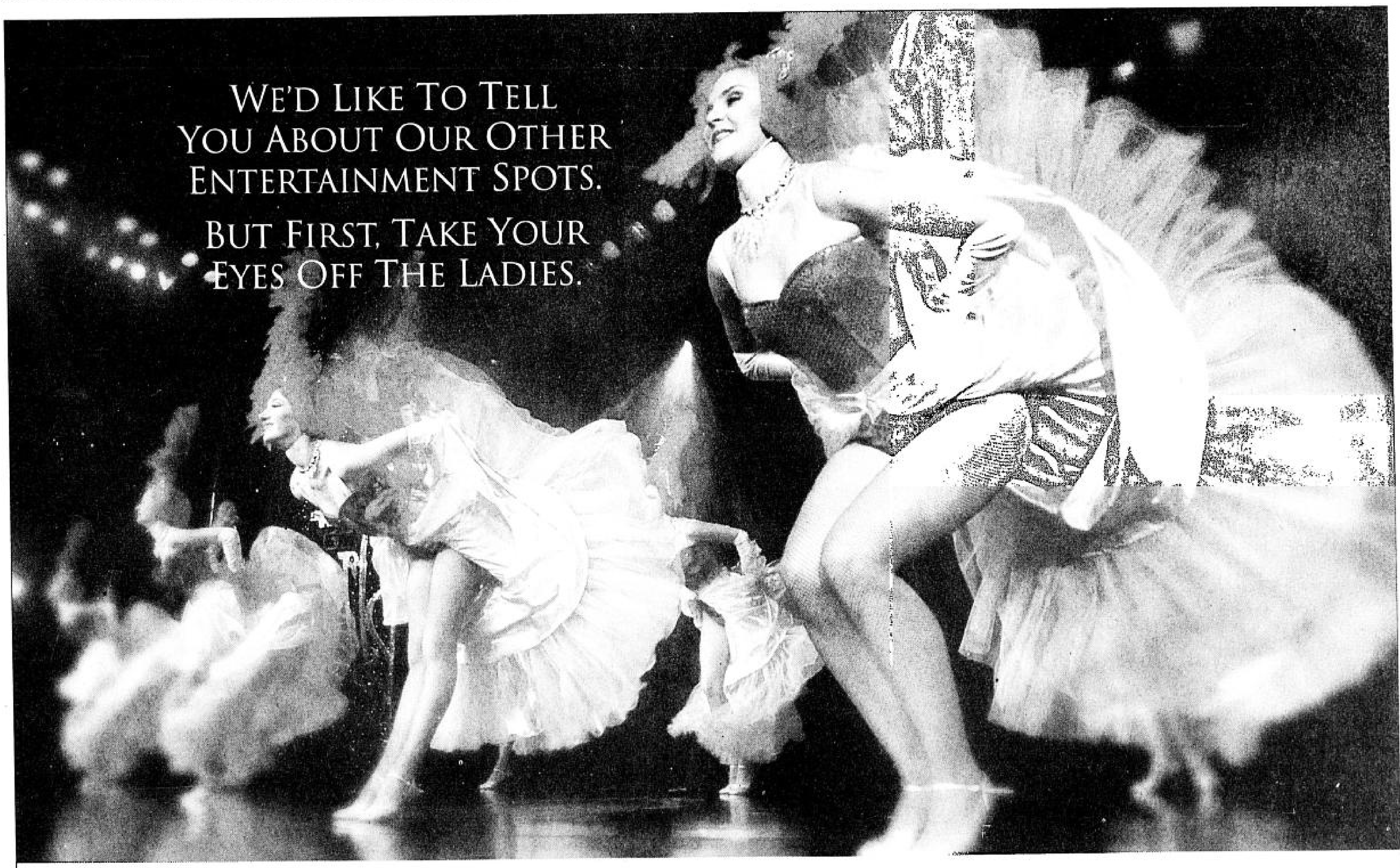
ALTEC LANSING
www.alteclansing.com

Just listen to this!

Authorized Philippine Distributor
Banbros Commercial, Inc.

Manila: (02) 727-3009/724-9998/718-2808 E-mail: francis@banbros.ph Cebu: (032) 415-8733/415-8737/233-2016/233-1518 E-mail: bcicebu@pacific.net.ph

MANILA:
A2000 726-6108 • ABC Computers 637-2043 • Aconal Computers 725-0762 • Acrotech 781-8246 • Axis Gigabuy Computers 894-2669 • Columbia Computers 633-9307 • Complink 632-9896 • Datacore 726-4541 • Diamond/Dreamchum Computers 411-5911 • Dynamic PC 726-8370 • Electroworld 892-9120 • Great Lakes 456-6712 • NT Computer Mart 927-2579 • PC Corner 723-1718 • PC Express 726-5044 • PC Options 415-1488 • Silicon Valley 371-5619 • Starapple 815-3236 • The Computer Authority 637-1200 • Techpoint Computers 721-9948 • TQM 536-3242 • Universal Computers 721-2407 • Villman Computer Systems, Inc. 929-0411 • Worldwide Computers 725-3964
PROVINCIAL:
BICOL: All Electronics (052) 480-6011 • PCI Computer Center (054) 811-7671 CEBU: Lenlon Marketing (032) 253-9449 • MDR Microware Sales (032) 253-9361 • Thinking Tools, Inc. (032) 254-4764 DAGUPAN: • BHF Computers, Inc. (075) 522-4374 • Maya Emporium (075) 515-6229 DAVAO: Computer World (082) 300-2558 • PC Shack (082) 227-5943 • Tesla Computers (082) 227-3718 ILOILO: Iloilo Computers (033) 335-1142 LAGUNA: Computer Et Cie (049) 536-1593 LUCENA: Alpanet (042) 710-8005 PAMPANGA: Enigma (045) 888-1994 ZAMBOANGA: Sapro Computers (062) 992-4392


WE'D LIKE TO TELL YOU ABOUT OUR OTHER ENTERTAINMENT SPOTS.
BUT FIRST, TAKE YOUR EYES OFF THE LADIES.

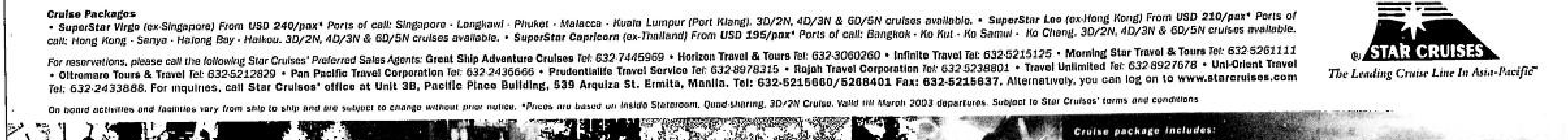
If you've never been on a cruise, you'd be truly amazed at the dining, entertainment and recreation outlets on board the SuperStar Leo. There are more than 30 and this does not include facilities like the card room, shopping arcade, movie house, pool and many more. In fact, it's incredible what you encounter on a ship the size of 12 football fields. Okay, you can go back to the ladies now. *Escape with Star Cruises. A phone call. A quick flight. And a fabulous ship takes you away to your romantic rendezvous of choice. All in one neat trouble-free escape plan from Star Cruises.*

Cruise Packages
• **SuperStar Virgo** (ex-Singapore) From **USD 240/pax*** Ports of call: Singapore - Langkawi - Phuket - Malacca - Kuala Lumpur (Port Klang). 3D/2N, 4D/3N & 6D/5N cruises available. • **SuperStar Leo** (ex-Hong Kong) From **USD 210/pax*** Ports of call: Hong Kong - Sanya - Halong Bay - Haikou. 3D/2N, 4D/3N & 6D/5N cruises available. • **SuperStar Capricorn** (ex-Thailand) From **USD 195/pax*** Ports of call: Bangkok - Ko Kut - Ko Samui - Ko Chang. 3D/2N, 4D/3N & 6D/5N cruises available.

For reservations, please call the following Star Cruises' Preferred Sales Agents: **Great Ship Adventure Cruises** Tel: 632-7445969 • **Horizon Travel & Tours** Tel: 632-3060260 • **Infinite Travel** Tel: 632-5215125 • **Morning Star Travel & Tours** Tel: 632-5261111 • **Oltremare Tours & Travel** Tel: 632-5212829 • **Pan Pacific Travel Corporation** Tel: 632-2436666 • **Prudentialife Travel Service** Tel: 632-8978315 • **Rajah Travel Corporation** Tel: 632-5238801 • **Travel Unlimited** Tel: 632-8927678 • **Uni-Orient Travel** Tel: 632-2433888. For inquiries, call **Star Cruises' office at Unit 3B, Pacific Place Building, 539 Arquiza St. Ermita, Manila. Tel: 632-5215660/5268401 Fax: 632-5215637.** Alternatively, you can log on to **www.starcruises.com**

On board activities and facilities vary from ship to ship and are subject to change without prior notice. *Prices are based on inside Stateroom, Quad-sharing, 3D/2N Cruise. Valid till March 2003 departures. Subject to Star Cruises' terms and conditions

STAR CRUISES
The Leading Cruise Line In Asia-Pacific



Cruise package includes:
- Luxurious accommodation
- 6 sumptuous meals a day
- Flexible dining options
- Las Vegas-style entertainment
- Spa, Gym, Health Club
- Child Care Center
- Business and leisure options

SAN RAFAEL ELEM. SCHOOL

SAN Rafael Elementary School today

THE SCHOOL before adoption

ADOPTION STORIES

Central Luzon joins Education Revolution

By Alfredo Hernandez
Contributor

GUEST speaker Eggie Apostol and Lulli Arroyo

FORTY two educators, university and college administrators and civic leaders representing academic institutions and civic organizations throughout Region 3 gathered at the Golf Academy Mimosa Leisure Estate last Friday to launch the Education Revolution in Central Luzon.

Eugenia D. Apostol, FWWPP president, and Evangeline "Luli" Arroyo of Task Force Education Revolution warmly welcomed the initiative spearheaded by Dr. Emmanuel Y. Angeles, president and CEO of Angeles University and founding chair of the Central Luzon Association of Higher Education Institutions (Classhei).

DR. Emmanuel Angeles, president and CEO of Angeles University

Dr. Nicanor Austriaco, secretary of Classhei, said Classhei had always supported and promoted projects seeking to improve Philippine education. Dr. Austriaco is also vice president for academic affairs at Angeles University.

Individuals and organizations wishing to adopt public schools in the provinces of Pampanga, Bulacan, Zambales, Bataan and Nueva Ecija can now coordinate with the Education Revolution Regional Center to be set up very soon at the university.

During the discussion that followed the launching ceremonies, Dr. Angeles said there were many creative ways to help uplift the state of public schools in the region.

Fe Juare, a dean at the College of Immaculate Conception in Cabanatuan City, stressed that both the community and the public school should feel that they were stakeholders in the adoption program to make the initiative sustainable and relevant.

Officials of various Jaycees and Rotary Club chapters in Central Luzon said their organizations always gave priority to projects that focus on education. They looked forward to working closely with the Education Revolution's regional coordinating center at Angeles University for the Adopt-A-School program.

Educators, who attended the launch, were particularly interested in implementing the Mentoring the Mentors teacher-training program in their schools for pre-service teachers and BS Education students.

They also discussed their information technology teaching needs and problems with Arroyo, who also heads the Foundation for Information Technology Education and Development (Fit-Ed).

Esteemed Women Plus

Esteemed Women Plus is a group of 12 women who meet every month to discuss various topics: books, the arts, education, food, etc.

They meet from *merienda* at 4 p.m. until dinner time, breaking up at 9 p.m. They are all friends of Gilda Cordero-Fernando, that very stimulating literary personality.

The group includes Letty Constantino, Fe Arcinas, Cely Macaraig, Terry Jhocson, Sally Evangelista, Araceli Dans, Angelina Aro, Luning Ira, Asuncion Maramba, Nona Esquivel and Sylvia Mendez-Ventura.

At last week's meeting held at Ventura's house on Samar Avenue, Quezon City, they discussed FWWPP's Education Revolution.

Of course, Cordero-Fernando's old friend Eggie Apostol was invited to bring her 121/2-minute presentation tape on the subject, and a free-wheeling discussion ensued.

Dans talked about the school Barrio San Antonio in a 75-ha forest in Laguna, where she used to go every other week, walking six kilometers to commune with nature. Her fellow artists are hoping to raise money through an art show to start a school adoption early next year.

Aro is talking to a rural banker in Lucena who plans to involve his employees in an adoption program of a school close to their bank.

Maramba, whose rural retreat in Gatid, Sta. Cruz, Laguna, benefits from educational efforts she and her husband engage in, may someday write about it.

The women exchanged stories and ideas on teaching over *lengua* and roast beef on a table surrounded by the host's floral watercolors, a new hobby of the retired University of the Philippines professor.

Indeed they are Esteemed Women Plus.

Guagua school shows way

Ret. Brig. Gen. Rafael D. Goseco, president of Guagua National Colleges (GNC), said when they first heard of the Adopt-A-School Act of 1998, they immediately responded by adopting the Barangay San Rafael (Duck Island) Elementary School in line with GNC's community outreach program.

Gen. Goseco said an organization that really wanted to help a public school should just "go ahead and do it."

What the GNC board did was to simply execute a Certificate of Adoption for San Rafael Elementary School and have it acknowledged by the Department of Education school superintendent for Region III.

GNC then mobilized resources from various donors and held fund-raising activities. San Rafael Elementary School has since undergone a dramatic transformation.

Encouraged by their success, GNC also adopted the Sta. Ursula Elementary School in Betis last year.

Alumni adopt their alma mater

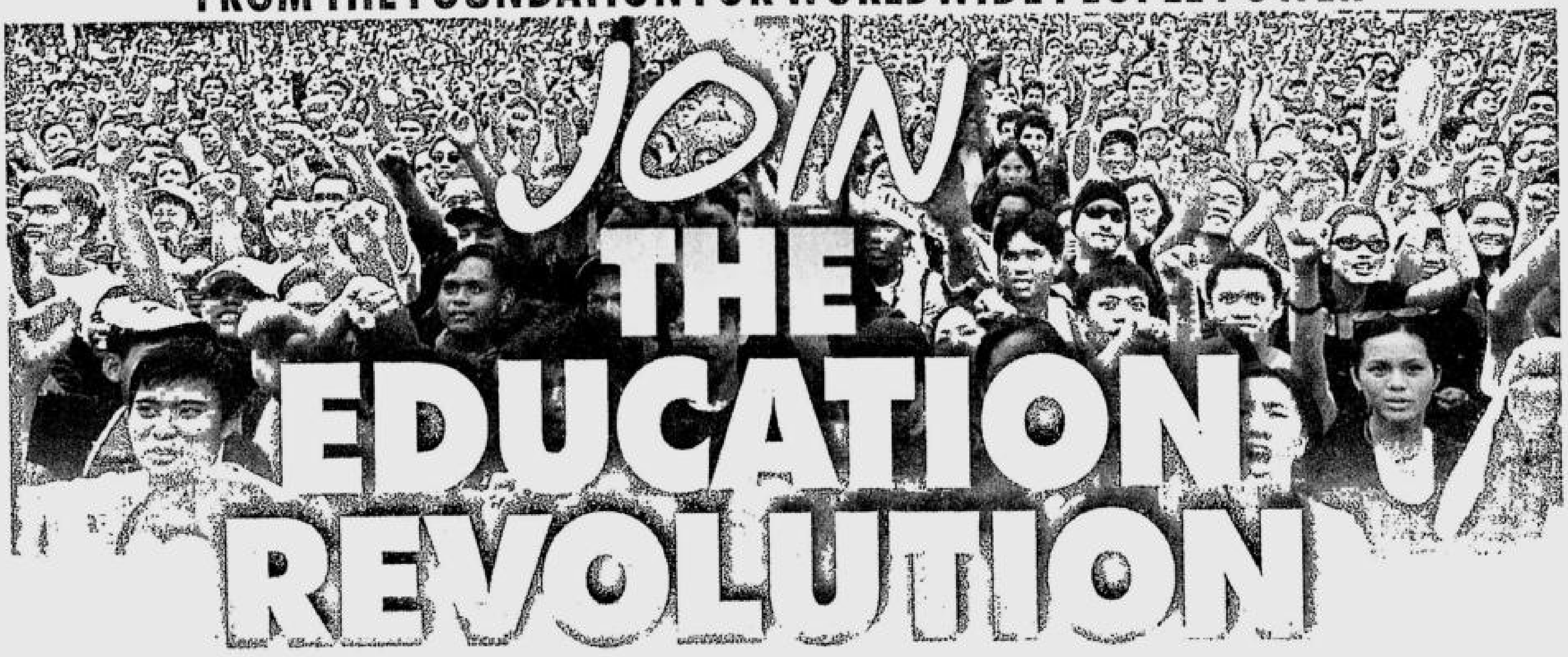
The most prominent graduate of the Pampanga High School (PHS) was President Diosdado Macapagal. Other notables were Carlos Intal. The most recent is Immigration Commissioner Andrea Domingo.

Recently, Enriquita Manabat and Eloisa Valerio, trustees of the PHS Class '65 Foundation Inc., got in touch with the FWWPP. They wanted to develop an adoption program for Pampanga High School and the San Juan South and Mansgold Elementary Schools in San Fernando.

Renato Alarcon, VP for external affairs, said through their group's efforts, a 5,000-gallon water tank was installed in PHS. The group also donated computers, sponsored school-wide academic competitions and started a school-feeding program for the San Juan Elementary School.

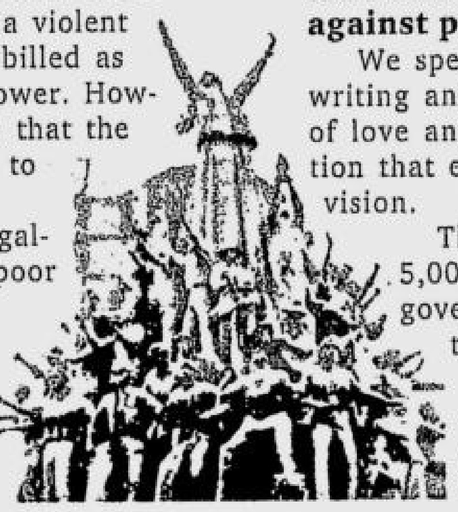
The author is the executive director of the FWWPP.

FROM THE FOUNDATION FOR WORLDWIDE PEOPLE POWER



In January 2001 EDSA II resulted in the impeachment and removal of Joseph Estrada as President. Three months later, on May 1, there followed a violent demonstration by his followers. Although billed as EDSA III, it was a corruption of People Power. However, this rebellion sent a strong message: that the plight of the poor of the Philippines needs to be addressed.

One and a half years into the Macapagal-Arroyo government, the problems of the poor remain despite the administration's well-meaning efforts. The FWWPP now feels that the nation urgently needs a new call for People Power. This time, the call is away from politics ... and in the direction of **education**.



The FWWPP is convinced (as our National Hero Jose Rizal himself said) that **education is the best weapon against poverty.**

We speak of education beyond the basic skills of reading, writing and 'rithmetic; education that emphasizes the value of love and concern for family, community, country; education that empowers and breeds citizens of purpose and vision.

There are 35,000 public elementary schools and 5,000 public high schools throughout the country. The government allocates money for them, but not enough to make them as effective as they should be.

This is where Civil Society can – and should – come in. The public school system needs Civil Society to see the sad state it is in, and to act. **Immediately.**

HOW TO ADOPT-A-SCHOOL

Let us start by addressing the basic needs of the elementary public school system. There must be an elementary public school in our immediate neighborhood.

Let us visit the school, meet with the principal and the teachers, find out their needs, talk with parent-teacher community association and community leaders, and plan ways of helping the school.

Let us form an Adoption Group committed to care and nurture the Adopted School to a level of excellence we can all be proud of.

IMPORTANT! An Adoption Group must be registered with the Securities and Exchange Commission as a non-stock non-profit corporation so it can formally adopt the school by means of a Board Resolution and an Adoption Memorandum of Agreement.

If your group has no SEC Registration, get in touch with the Securities and Exchange Commission at EDSA Mandaluyong City or at any SEC Extension Office near your area.

The newly formed Adoption Group now needs to make a sustainable Action Plan. Here's a step-by-step guide:

Step 1 – Assess the situation

First, ask your school principal for a School Profile. This tells you what the present enrolment is, the condition of the school's physical facilities and the present capabilities of the faculty.

Step 2 – See if the school meets established academic standards

Together with the school principal and the concerned academic personnel, Look into the attendance, grades and diagnostic test scores of the students. Find out if there are enough textbooks and teaching aids. Find out what your group can do to help the children learn their lessons better.

Step 3 - Draft and Implement an Action Plan

An Action Plan simply lists the projects you want to undertake for the school in order of importance. Make a timetable for each of the projects. Think of ways to raise funds for these projects.

Please send a copy of your Action Plan together with the Memorandum of Agreement to the FWWPP.

We will endorse your Action Plan to the Department of Education so they can monitor your progress. We will also try to match your projects to a network of Adoption Partners who have joined the Education Revolution so they can give assistance to Adoption Groups like yours.

With your caring attention, you can help make your Adopted School a place where children can learn for Life.

BE AN ADOPTION PARTNER

Join the Education Revolution as an Adoption Partner, and nurture our children into a generation of well-motivated and competitively skilled Filipinos.

The Education Revolution is the best Corporate Citizenship or Social Conscience program that a private business can implement because it is nothing less than an investment in our country's future.

Any private business can become an Adoption Partner. All it takes is your corporate commitment to extend sustained assistance to public schools.

The FWWPP can help you develop your Adoption Partner Program. We'll help you in your choice of beneficiary schools and in setting up adequate monitoring mechanisms. We can provide you with a Memorandum of Agreement draft, so you can define the scope and extent of your assistance to the beneficiary school.

Your assistance should respond to at least one of the following needs:

1. Teaching Training
2. School Feeding
3. Proper hygiene and sanitation practices
4. Textbooks and supplemental reading materials
5. Tables, chairs and desks
6. School Library (books, periodicals and physical facilities)
7. Teaching aids and technologies (e.g. AV equipment and multimedia systems)
8. School structures (e.g. classrooms and school buildings)
9. Health and Sanitation facilities (e.g. supply of potable water, toilets)

Call the FWWPP today! Let us show you how your company can become an Adoption Partner.

MENTORING THE MENTORS PROGRAM

Mentoring the Mentors Program – conceptualized and developed jointly by the Marie Eugenie Foundation through **Ms. Chinit Delgado Rufino** and **Dr. Celia Adriano** and **Dr. Evelyn Mejillano** from the University of the Philippines College of Education. *Mentoring the Mentors* is a comprehensive Teacher Training Program that aims to empower teachers as Agents of Change by developing their mentoring skills and opening them to the concept of Education for Social Transformation. A key area of this program is the integration aspect. This is why it is conducted on-site, so that both the program facilitator and the participants fully appreciate the teaching and learning conditions unique to the participants' school. This program's target clientele are Teacher Educational Institutions (TEI) who are involved in educating future teachers and in-service teachers.

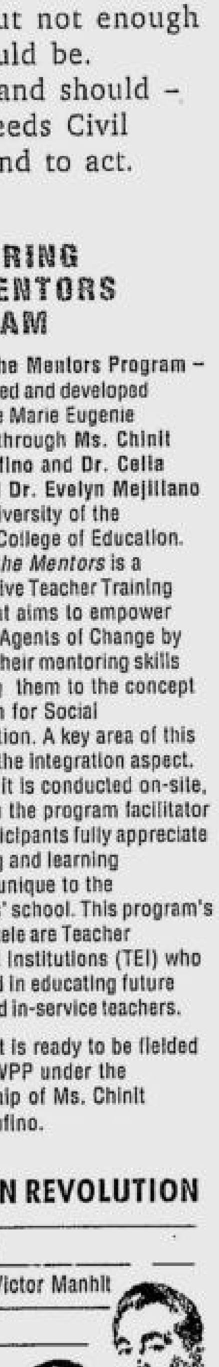
This project is ready to be fielded by the FWWPP under the chairmanship of Ms. Chinit Delgado Rufino.

OFFICERS AND BOARD OF TRUSTEES

Eugenia D. Apostol, **President**
Felicitas S. Aquino-Arroyo, **Secretary and Treasurer**
Jose V. Abueva, **Director**
Ma. Lim Ayuyao, **Director**
Amando Doronila, **Director**
Delfin L. Lazaro, **Director**
Edilberto C. De Jesus, **Director** (on leave)

TASK FORCE EDUCATION REVOLUTION

Bro. Andrew Gonzales, **Chairman**
Assisted by former DepEd USEC Victor Manhit
Members
Mr. Manuel Quezon III
Mrs. Rose Laurel Avanceña
Mrs. Rosie Osmeña Valencia
Mrs. Ruby Roxas
Mrs. Vicky Quirino Delgado
Mrs. Mila Magsaysay Valenzuela
Mr. Caloy Garcia Campos
Ms. Luli Macapagal Arroyo
Mrs. Ballsy Aquino Cruz
Mrs. Angel Ramos Jones



Foundation for Worldwide People Power

FOUNDATION FOR WORLDWIDE PEOPLE POWER
101 Cedar Mansions II, J. Escriva Avenue (formerly Amber Ave.) Ortigas Center
• Tel. No. 633-2185 • Fax633-2820 • email fwwpp@gllnesnx.com.ph

Ateneo unveils Doreen and Wili Fernandez art collection

THE ATENEO Art Gallery has recently come into a generous benefaction of important artworks from the estate of the interior designer Wili Fernandez (1929-1998), and his wife, INQUIRER food columnist Doreen Gamboa Fernandez (1934-2002). Consisting of 25 paintings, eight drawings, six prints and six sculptures, the trove forms the first part of the donation of the couple's entire collection of contemporary Philippine artworks to the Ateneo de Manila University as a teaching collection for its students, according to Della Gamboa Besa, Doreen's sister.

From Nov. 26 to March 3, 25 of these works, together with a selection from the Fernandez estate, will be displayed in an exhibition entitled "In Good Taste: The Wili & Doreen Fernandez Gift of Modern Philippine Art." The show honors the memory and selfless generosity of the Fernandezes, a well-loved couple, whose distinguished careers and passion for food and the arts made them social and cultural icons.

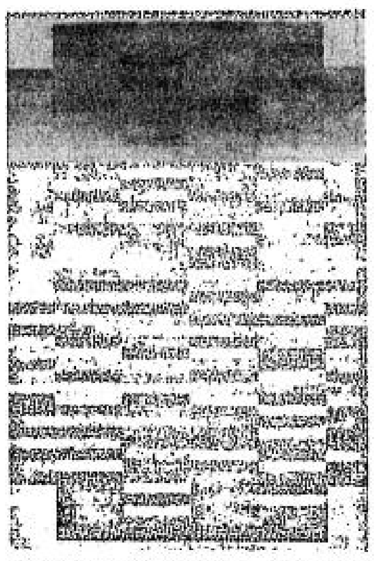
Ramon E.S. Lerma, curator of the Ateneo Art Gallery, based his selection from what he considers to be "hallmarks of their aesthetic judgment—visual manifestations of the Fernandez's definition of good taste."

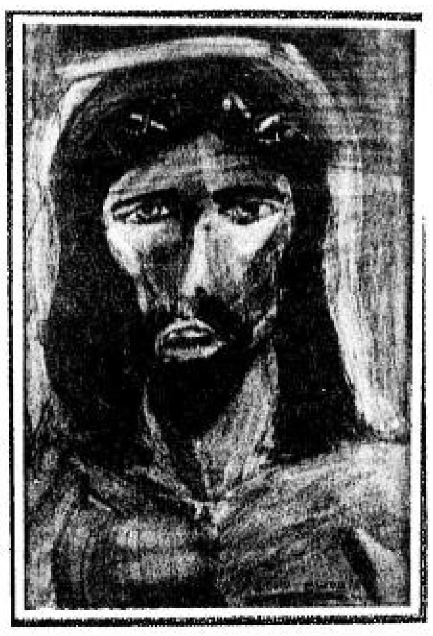
"From the point of the view of the permanent collection, the Fernandez beneficence fills significant gaps, enriching the gallery's retelling of the history of modern Philippine art," Lerma said. Highlights include drawings in wash by Carlos "Botong" Francisco, and major works from the '60s and '70s by Cesar Legaspi, Hernando R. Ocampo, Vicente Manansala and Arturo Luz. Worth mentioning too are the abstractions of Jose Joya and Rodolfo Samonte, and graphic oeuvres by the likes of Manuel Rodriguez, Sr. and Bencab."

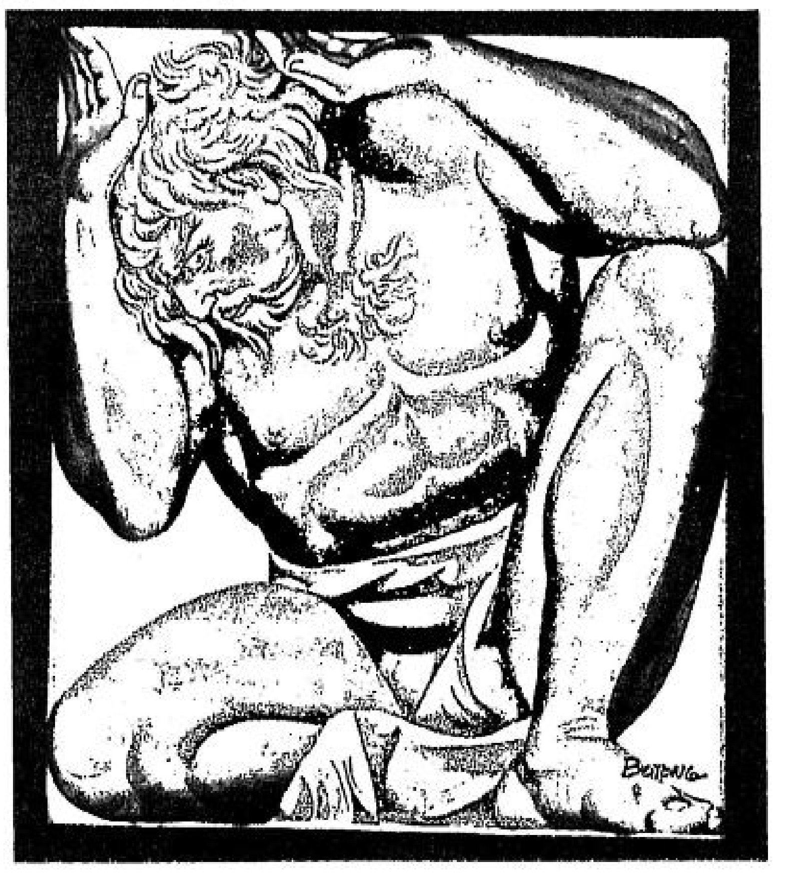
A 94-page exhibition catalogue featuring full-color reproductions of the works will be launched at the invitational opening reception hosted by Le Souffle. The publication includes essays by Dr. Fernandez and art critic Cid Reyes, who writes:

"As with the Ateneo Art Gallery's first major donor, Fernando Zobel, Wili and Doreen Fernandez had no direct heirs. This absence of progeny may end their lineage, but does not mean the termination of their memory... This gift of modern Philippine art memorializes Wili and Doreen Fernandez for all time."

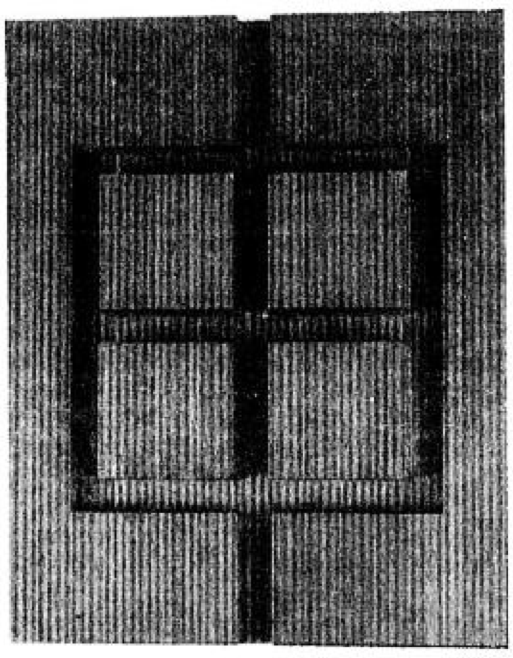
The Ateneo Art Gallery is located at the ground floor, Rizal Library, Ateneo de Manila University, Loyola Heights, Quezon City. Call 426-6001, extension 4160.


"RECTANGULAR No. 16," 1974 by Rodolfo Samonta


"UNTITLED," 1979, by Onib Olmedo



"ATLAS," undated, by Carlos V. Francisco


"LAMINATION XXVI," 1972, by Arturo Luz

PLDT art contest now accepting entries

NOW on its 17th year, the Philippine Long Distance Telephone Co. (PLDT) and the Directories Philippines Corp. (DPC) 2003-2004 Telephone Directory Cover Visual Art National Competition, carries the theme "The Family." The theme is in line with the country's hosting of the fourth World Meeting of the Families early next year.

Every year, the PLDT-DPC Visual Art National Competition has a theme that reflects the changing concerns of society.

This year, three students each from over 22 schools are expected to compete.

The competition has given many young visual artists the opportunity to gain honors and see their works on the covers of telephone directories. The announcement of winners will be on Feb. 5, 2003 at the Ayala Museum.

The grand prize-winning entry will be on the cover of the PLDT Metro Manila Telephone Directory, while the four remaining winning entries will be used for PLDT's provincial directories. The entries are also judged by some of the country's top artists from the Artists Association of the Philippines Foundation Inc. All entries will also be on exhibit.

Almost P300,000 and trophies and plaques designed and executed by National Artist Napoleon Abueva are at stake. The grand prize winner receives P60,000 and a trophy, while the school gets P25,000 and a plaque. The second prize winner gets P50,000 and a trophy, while the school gets P20,000 and a plaque. The third prize winner gets P40,000 and a trophy while the school receives P15,000 and a plaque. The fourth and fifth prize winners will receive P35,000 and P30,000, respectively; their schools get P10,000 and P8,000.

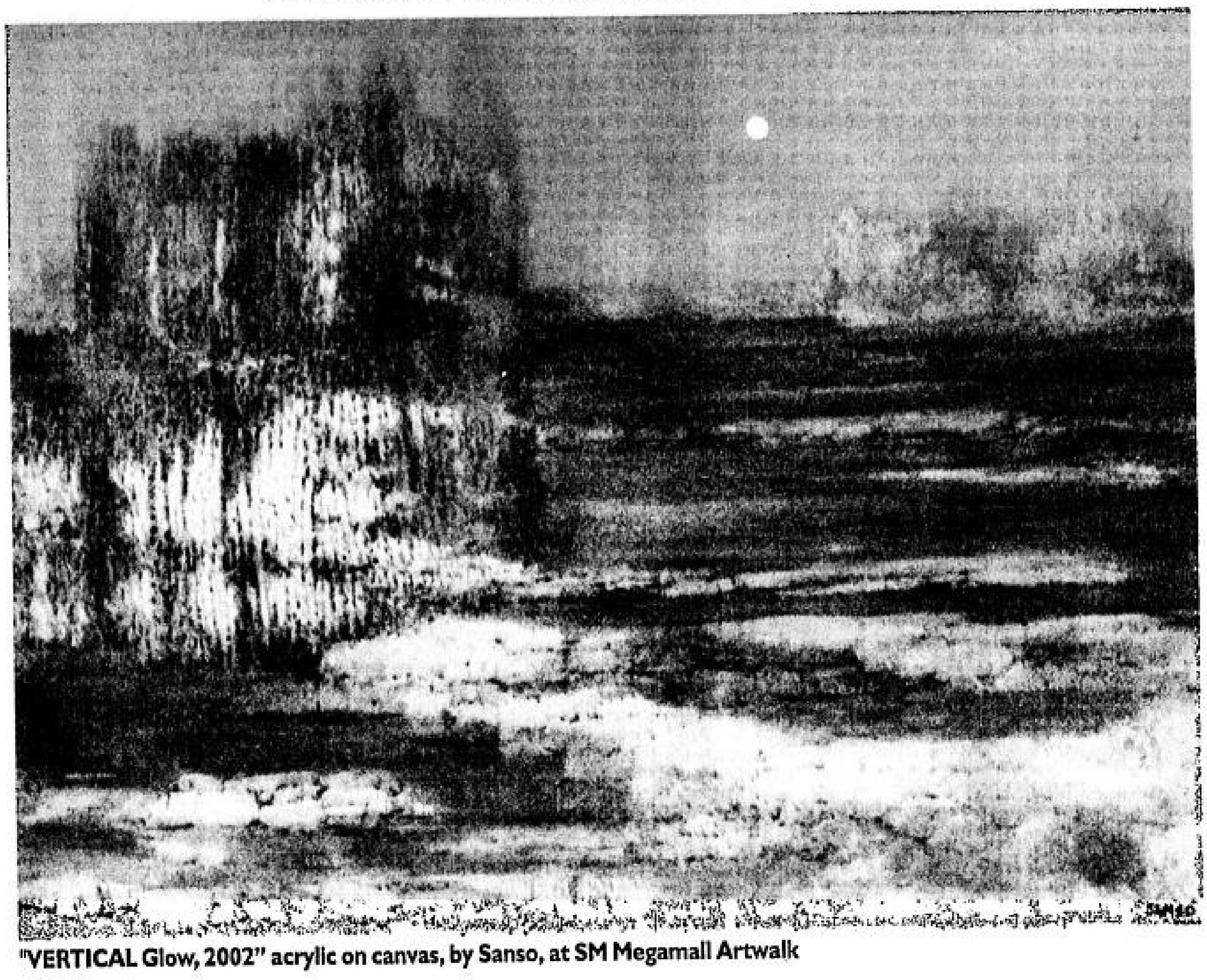
family GIFT OVERLOAD 2

Join Shell Family Gift Overload 2!

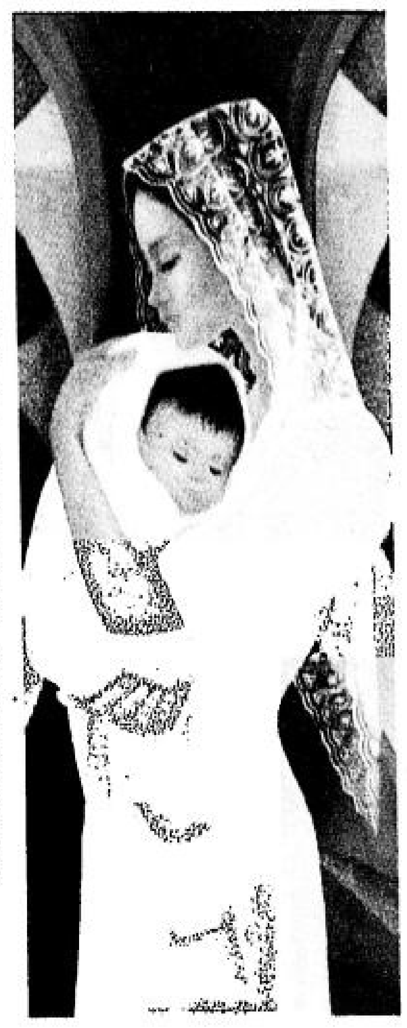
You could get an overload of prizes this holiday season. Every purchase of Shell fuels, lubricants, or goodies from Shell Select worth at least ₱300 will get you closer to winning over ₱10 million worth of prizes!

Visit a Shell station near you from November 17, 2002 to January 16, 2003, and get more chances to have an overloaded Christmas!

See flyers for details. Per DTI-NCR Permit No. 2147 Series of 2002.



"VERTICAL Glow, 2002" acrylic on canvas, by Sanso, at SM Megamall Artwalk



PAY IT FORWARD Araceli Limcaco Dans, one of the outstanding painters of the Philippines, has donated her artistic talents to the cause of Cribs-Philippines, a shelter for abandoned babies and sexually abused young girls. Her painting "Ugat ng Pag-ibig" is featured in a Christmas card set of 10, sales proceeds of which will go to support the organization's children's programs.

Sanso at Artwalk, Alcazaren at West

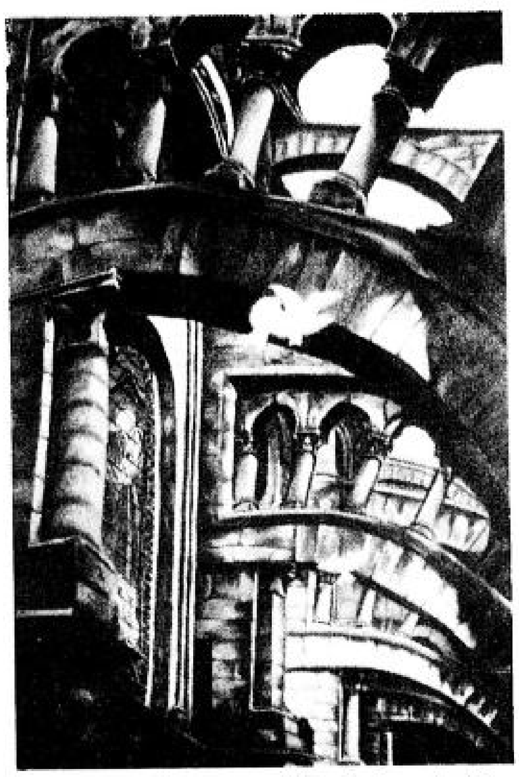
VISUAL ARTS

SM MEGAMALL and Finale Art File present the most recent works of Juvenal Sanso in "Horizons," Nov. 27-Dec. 10, at the Artwalk (4/L, SM Megamall A). The exhibit will mark the 10th anniversary of the Artwalk. Sanso's art spans more than 60 years, from his dark, expressionistic period in the 1940s, to the dreamlike, reflective landscapes of recent years.

JUAN Alcazaren mounts "Drawn and Quartered" at the West Gallery (2/L, Lifestyles, Power Plant Mall, Rockwell, Makati City) until Dec. 5. The artist presents his three-dimensional works on paper. The title refers to a macabre medieval torture technique where the victim is stretched on a rack. Call 898-0324.

GALLERY Genesis (4/L, SM Megamall) presents "Perspective," an exhibit by the Makati Artists Guild, Nov. 27-Dec. 10. The exhibit concentrates on the theme of illusionism. Participating artists include Mandy Aguilar, Aurora Caparas, Deborah Del-Pan, Eileen Escueta, Albert Grupe, Teresita Mapua, Tony Adriano, Ed Ramos, Micaela Loupes Reyes, Lily Wuzela and Katherine Molly Yap. Call 633-8137/8138.

INTERCONTINENTAL Manila and the Gallery of Prints present an exhibit of old illustrations by German writers, publishers, printmakers, cartographers and scholars on Dec 3-16, at the hotel's lobby Art Café. The pieces will be on sale. Part of the proceeds will go to the social work projects of the hotel. Call 815-9711.



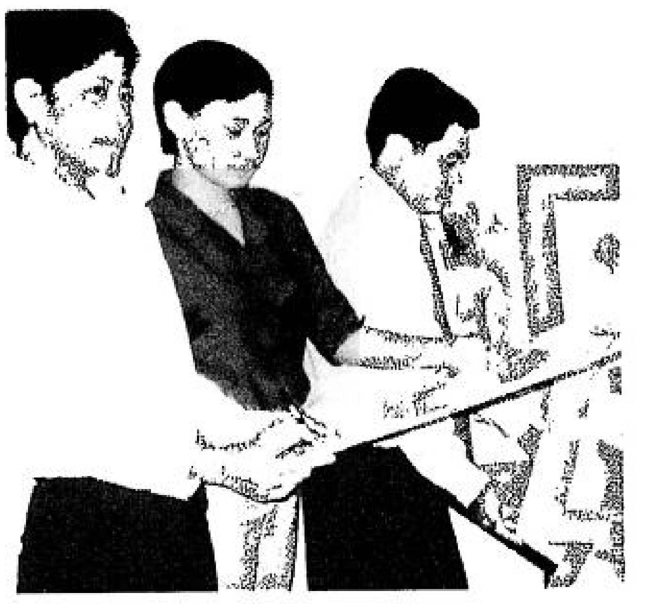
"PERSPECTIVE," oil, by Micaela Lourdes Z. Reyes, at Genesis

JOSE Tanghal Caoili and Andrew Alto de Guzman presents a joint exhibit "Two Changing Traditions," presenting two major stylistic traditions, figurative art and abstraction, until Nov. 28, at the Ayala Museum (G/F, Old Makati Stock Exchange Building, Ayala Avenue, Makati City). Call 812-1191 to 95.

"INSIDE-OUT," a two-man exhibit by Carlo Angelo G. Saavedra and Gino L. Tioseco, showcases and even differentiates the styles of these two young painters. With 20 works on paper and four works on canvas, Saavedra gives fresh rendition of the human face and figure.
Tioseco presents 25 oil on canvas with his unique approach to landscapes.

THE FILIPINAS HERITAGE LIBRARY presents "The Jaime Zobel Perspective," from the raw intensity of Zobel's early works to the more multifaceted experimentations in search of a new form. His photography provides diverse and distinct viewpoints. His masterful eye captures the subtleties of life, in exuberant compositions of colors bursting with hope, portrait tributes to nature highlighting its innate expressiveness, or minimalist collages that contemplate solitude and existence. The exhibit will run Nov. 25-Dec. 6, at the Filipinas Heritage Library. Call 892-1801.

"CONVERSATIONS on Creativity" is part of "The Jaime Zobel Perspective," a two-week print exhibit and sale. Zobel prints, including rare and collectible titles from his early works to his most recent ones, photography books and cards will be offered in specially priced packages.
Three of the country's highly touted and multi-awarded photographers will lead a discussion on creativity and how these influence the practice of their craft.
Art photographer Zobel, songwriter and photographer Jim Paredes, and digital photographer Rafael "Quincy" Castillo are the lead speakers on the definitions and nature of creativity on Nov. 28, 5:30 p.m. at the Reading Room of the Filipinas Heritage Library. Photography enthusiasts, practitioners and students are invited to participate in the open forum.



THE PHILTRADE Exhibit and Festival Mall present an exhibit by E. R. Tagle, "The Human Body is God's Greatest Gift to Humanity," Dec. 6-18 at the 3/F, Festival Mall, Alabang, Muntinlupa City. Photo shows, from left: Ely Peralta, mall lease manager, Ivydell Quizon and Igi Caluyo of Philtrade Exhibits.

L'art erotique

By Constantino C. Tejero

The viewer feels whelmed from all sides by erotica dangerously close to obsession

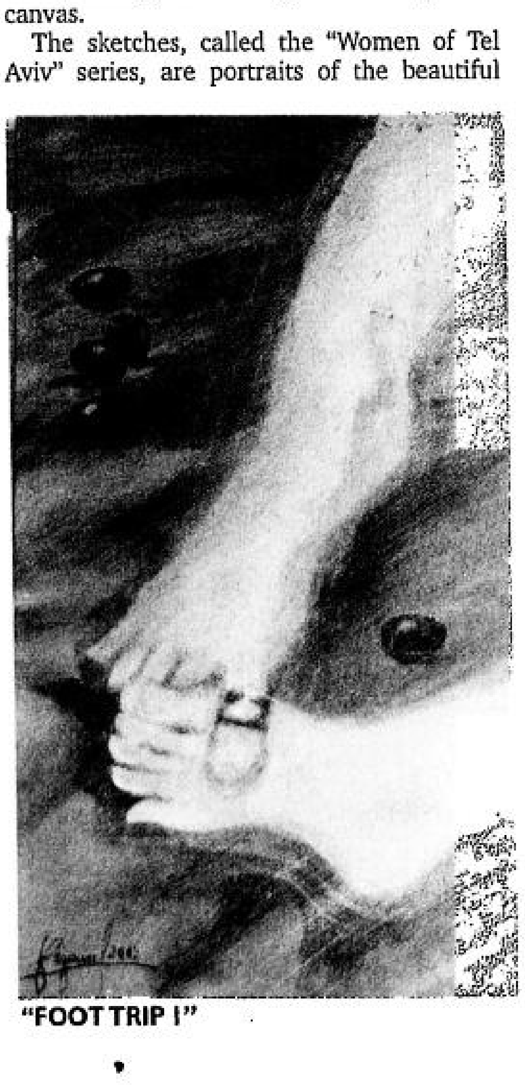
SUGGESTION is often more powerful than blatant display. This especially applies to both sex and violence in the arts, as the more the artist holds back, the greater the viewer wants to fill the void. The art piece's suggestiveness necessitates the viewer's imagination to come into play.

The power to suggest was particularly strong in Butch Payawal's recent exhibit "For Play," at The Big & Small Art Co., Artwalk, 4/L, Bldg. A, Megamall. It was so strong, in fact, that in a claustrophobic setting that this small gallery is, the viewer felt whelmed from all sides by images of sexual acrobatics, fetishism, erotica dangerously close to obsession.

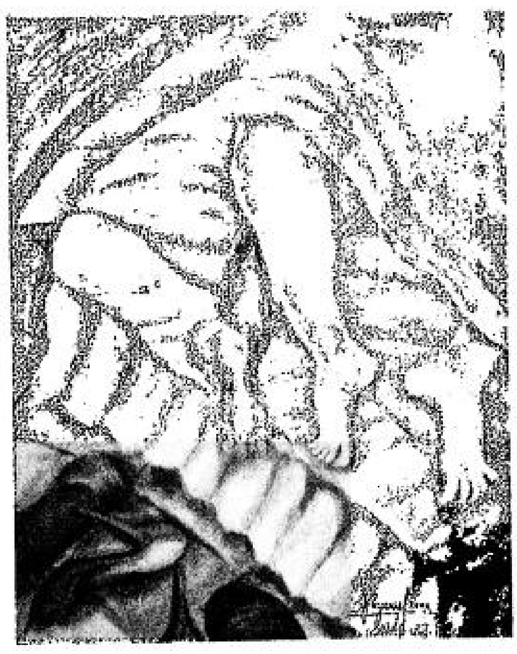
A painter, printmaker, installation artist and designer, Payawal got his Bachelor of Fine Arts, major in Advertising, from the University of Santo Tomas. He took up further studies through various workshops ranging from book design and typography to book illustration and industrial design.

The exhibit of his recent works consisted of 11 portrait drawings in pencil on paper and nine paintings of erotic poses in acrylic on canvas.

The sketches, called the "Women of Tel Aviv" series, are portraits of the beautiful women the artist met when he visited that Israeli city at the time he was assigned for two years in Jordan on an advertising job. With their broad stroke and strong outline, they appear closer to book or magazine illustrations than portrait studies.



"FOOT TRIP 1"



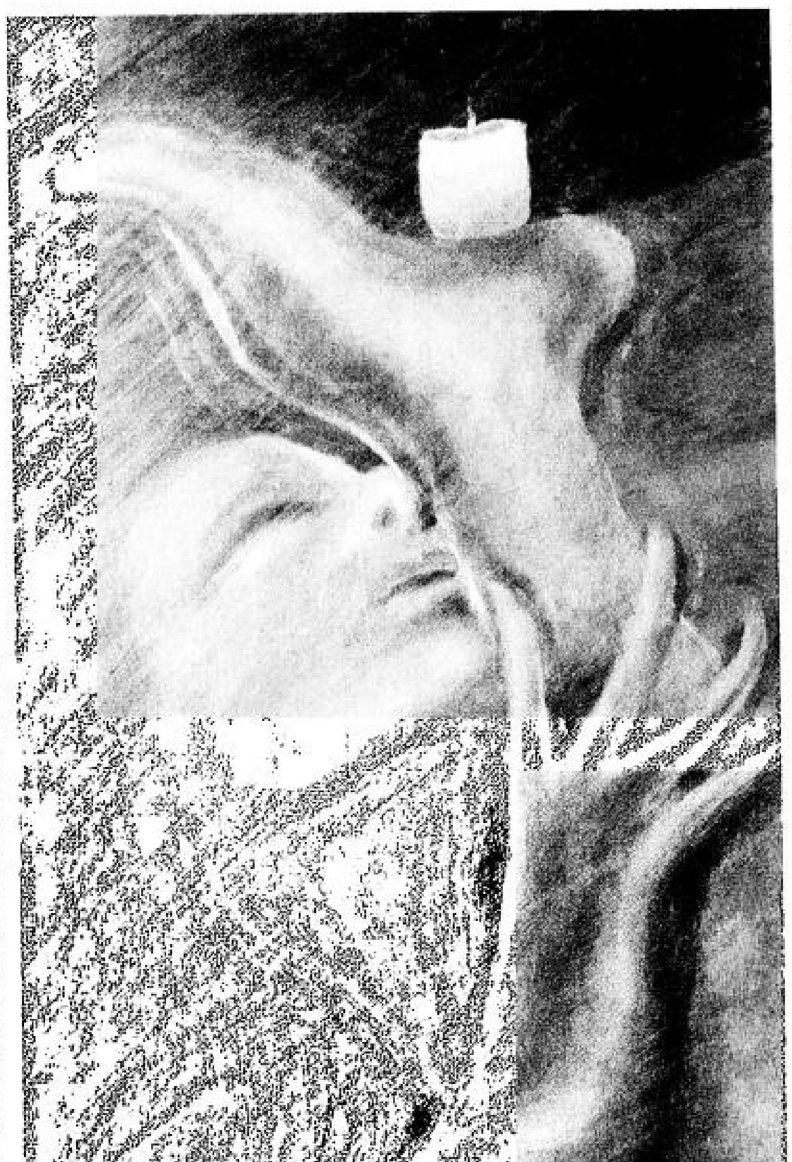
"2 PLAY"

The paintings depict mostly slender, elongated figures done in languid lines, the acrylic rendered like pastel, in warm colors of red, orange, pinkish-brown (flesh tones with purplish highlights, the color of sexuality). The odd cropping of image may be a form of self-censorship on the part of the artist, but it gives the effect of powerful sexual tension on the part of the viewer.

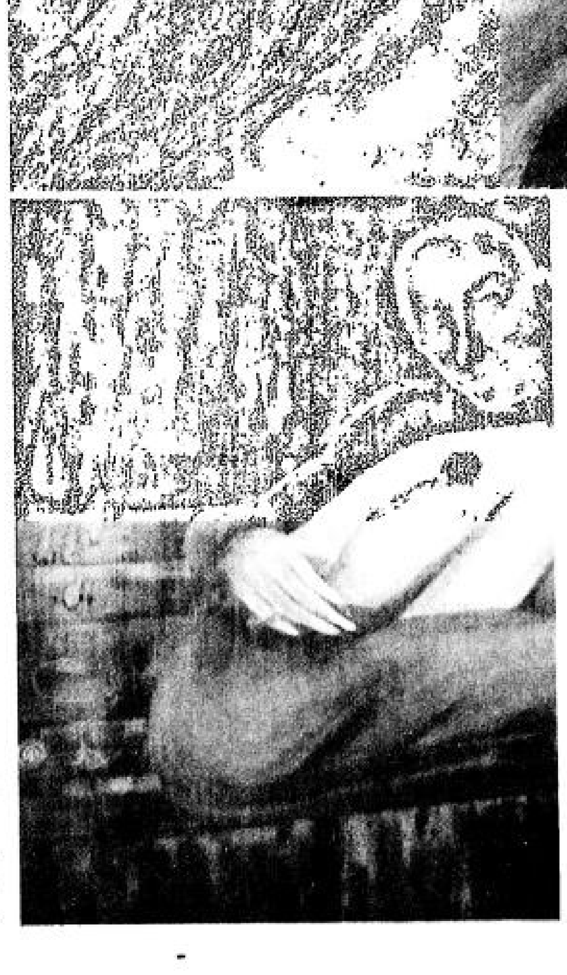
Heat of passion

Typical is "2 Play," which shows only the entangling of robust male and female legs under the bed sheet, with red high-heeled shoes and brown leather slippers on the floor. We can only imagine what's happening from what's included in the frame. Further, the image is rendered as slightly convex, as though seen by a cat peering from the top of the closet.

"Rosenberg Wild" has a man stroking the bare back of a woman on a bench, her head unseen but her body apparently poised to give him a head. Further, his bald head looks phallic, while her bare back, with the long stem of the rose he is holding running in the middle, looks like a-you know what. That the heat of passion is what the artist has intended to depict here is underscored by the golden flames on the bench's backrest, the redness of the woman's dress, the blood-red wine in the glass.



"FOOT Trip 4"



"ROSENBERG Wild"

The painting finds a companion piece in "Ahava 2 You." The image here looks like a continuation of that in the first, and when put together the pieces look like a canvas split in two, except that now the figures are rendered in gold and violet, with a glass of wine on fire.

The fetishizing of the foot appears in "Je N'en Connais Pas la Fin," with a male profile that emerges from the folds of the bed sheet grasping and kissing a female leg. Sexual slavishness is conveyed by the foot being with a black high-heeled shoe on, and an orange lollipop nestling on the sheet.

The most acrobatic is "Yom Kippur," showing the man's leg and the woman's face, limbs and torso in an impossible position (it must be hard for her?). The piece is ironically titled after the Jewish Day of Atonement.

Display of sexuality

The most erotic of the paintings, however, are those that comprise the "Foot Trip" series. These are four smaller pieces where the feet tell the story, against a background of red.

Two pieces brim with sexual suggestiveness in their metaphoric arrangement of the figures. A white-socked female foot is spooning a naked male foot. On a very red ground scattered with five glistening black olives, an aggressive dark yellowish-red male foot (with a black ring round the big toe, mimicking a bedecked penis) is pincering a pale pinkish female foot.

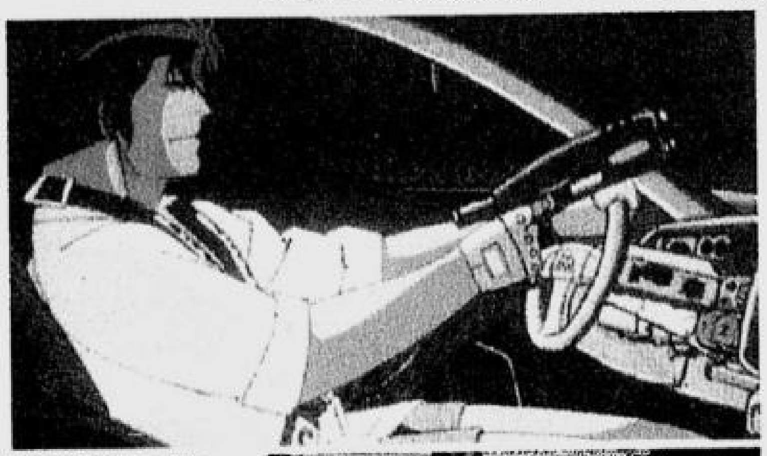
The other two are shocking in their brazen display of sexuality. In one, half of a female profile with full lips, under what looks like a chair or table, is sucking the big toe of a male foot. (Oral sex has never been this sneaky!)

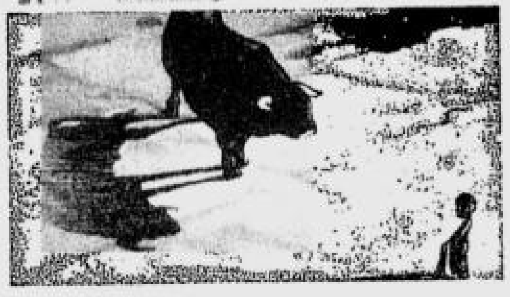
The other shows the face of a woman obviously during copulation, her stiffening hand grasping one leg that has turned violet-green-yellow from sexual delirium. Like a witty afterthought, a blown candle perches precariously on the sole of the upturned foot, maybe to signify the heat of passion, and not because the woman is dancing the fandango.

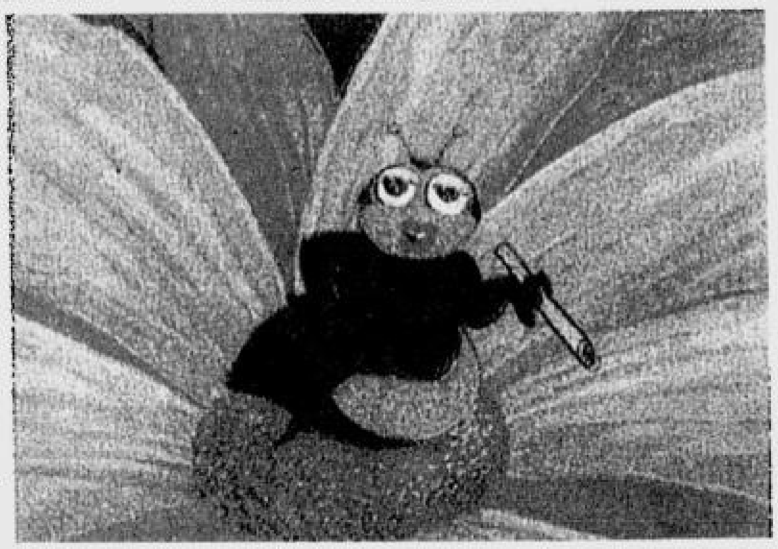
Butch Payawal is a member of the Tres Acidos, a group of artists gaining a reputation for the boldness of their art-making. He admits to a deep admiration for Gustav Klimt, the Austrian artist whose work verges on the pornographic (to some).

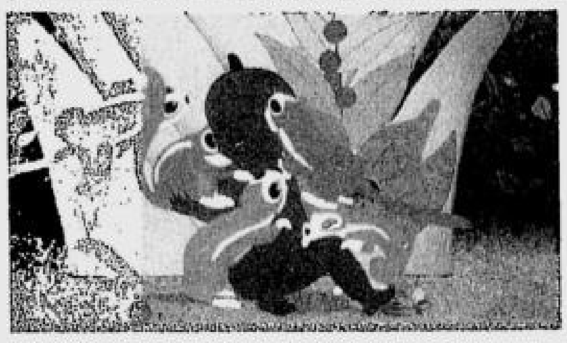
A Klimt painting was Stanley Kubrick's model for the visual composition of his final masterpiece, "Eyes Wide Shut." Now we can see how Payawal's recent works are related to that film as well.

This is eroticism inspired by Klimt's sensuous lines and luscious, decadent coloration (the colors of overripe fruits).


HORS-JEU by Eric Belliardo, 1997


TORO DE NUIT by Philippe Archer, 1996


HONEYBEES by Nonoy Marcelo


KIRIKOU by Michel Ocelot

French and Pinoy animation fest on Nov. 28

FROM Nov. 28 to Dec. 3, watch the best of French and Philippine animations in "Ay Kalabaw" ("O La Vache"), at the Shangri-La Plaza mall's cinema.

The festival will show 40 short French animations under five themes: Whodunits and Chase, Taking Flight, The Menagerie, Modern Tales and Familiar and Unusual Worlds.

There will also be three feature-length movies: "Kirikou and the Sorceress" and "Princes and Princesses" by Michel Ocelot, and "Le Zroi at l'Oiseau" by Jacques Prevert and Paul Grimault, based on a Hans Christian Andersen story.

On Nov. 30 (Bonifacio Day), Pinoy animation takes center-stage.

The program includes "Recent Pinoy Independent and studio works," and "Animagination works," and a special tribute to the late cartoonist Nonoy Marcelo, "Ang Tadhana."

Contributions of Manila's studios on the theme, "The Kalabaw and the Cartoon" will be opening all the screening schedules.

There will be animation workshops on a first-come, first-served basis (limited to 50 participants per day) on Nov. 30 and Dec. 1 (2:30 p.m. and 5 p.m.).

The week-long programis organized by the French Embassy, Shangri-La Plaza and Animagination (a Filipino organization of independent professional animators).

Admission is free. Call 633-7851 local 110/151.

Angels at Finale

CHERUBS and archangels, the kind you would see in church ceilings, are the subject, once again, of an ongoing exhibit by Rafael del Casal at Finale Art Gallery in SM Megamall.

In his new works on paper, the artist uses glue as his foundation, modeling his intricate designs with a stylus.

He then paints over them using watercolor and acrylic.

For finer details, he adds a touch of pastel.

The artist is a noted portraitist and has distinguished himself with theater designs.

The exhibit runs until Dec. 1.

The newest destination opens on NOVEMBER 30!

BOOM LAND

CCP Complex, Roxas Blvd. cor. Gil Puyat Ave., Pasay City

Fun, games, thrills and adventures - a haven for the child in all of us!

Open from 4 pm to 12mn during weekdays
and 4pm onwards during weekends
until January 12, 2003.

FEATURING THE FOLLOWING RIDES & ATTRACTIONS:
- KART TRAK
- VIKING
- GALING PINOY!
- THE LOST TEMPLE
- VILLA MUERTA

and many more!

PLUS! Must visit places for the whole family!

MARKET SQUARE
Boomland's very own commercial Mecca.
A maze of bargain opportunities - perfect for Holiday shopping!

COMIDA ROTUNDA
Food center, happening place by night. This is where the action is!

More unique and exciting attractions await you!

RIDE ALL YOU CAN! P150.00 UP TO DECEMBER 20, 2002 ONLY

ENTRANCE + 1 RIDE OF YOUR CHOICE P50.00 UP TO DECEMBER 20, 2002 ONLY

Owned and Managed by
PHILIPPINE EXHIBITS AND THEMEPARKS CORPORATION (PETCO)
S359 Secretariat Bldg., Philippine International Convention Center, CCP Complex, Roxas Blvd., Pasay City
Tel. Nos.: (632) 8325401 • (632) 8325422 • (632) 5517920 loc. 7183 / 7365
Fax: (632) 8325444 • E-mail: hmkpetco@pacific.net.ph

Femina Forum

Why women of reproductive age need iron supplements regularly

Iron is a mineral that the body needs to produce red blood cells. When the body does not get enough iron, this could easily lead to Iron Deficiency Anemia or IDA, one of the world's main nutritional and reproductive health problems, affecting 3.5 billion women all over the world. In general, anemia causes fatigue, paleness of the skin, weakness, shortness of breath with only mild exertion, and dizziness. That's why a continuous intake of iron supplements is vital. Which leads us to this question: which is better -- weekly iron tablets like Femina or the prevailing practice of daily iron supplements?

EFFICACY

The efficacy of weekly iron supplementation has been validated by the World Health Organization (WHO). Field and clinical studies comparing weekly with daily iron intakes have demonstrated the efficacy of weekly iron supplementation in improving iron nutrition. The rationale for using weekly iron doses is that the cumulative daily dose rapidly reduces the intestinal absorption of subsequent doses as well as that of dietary iron. The weekly dose schedule is not only a convenient unit of time, but it also provides enough time for our intestinal mucosal cells to absorb the previous dose before we take in the next one. This means that only through weekly supplementation can women of reproductive age store iron and prevent IDA before, during, and after pregnancy. As a result of the said study, the WHO supported preventive weekly supplementation to women even before they conceive.

LESS SIDE EFFECTS

The same studies have shown that the incidence of side effects is less among those taking iron supplements once weekly. In fact, many subjects who were taking iron tablets daily exhibited numerous side effects such as stomach irritation, nausea, vomiting, constipation, diarrhea, etc. Compliance among subjects on a weekly regimen of iron supplementation fared better.

EASY ON THE POCKET

Obviously, the total cost of supplementation is more affordable on a weekly basis compared to a daily (seven times a week) regimen.

Femina is the only breakthrough once-a-week iron-folic acid supplement especially formulated for women of reproductive age. Because of its weekly dosage, Femina is the most cost effective iron-folic acid supplement. Unlike most iron supplements that cost ₱10 to ₱12 per tablet and have to be taken daily, Femina costs only ₱7.00 per tablet. Thus, all a woman needs to spend is ₱1.00 a day, a very small price to pay to ensure the building up of iron stores and to prevent IDA.

Serendipity in Manila

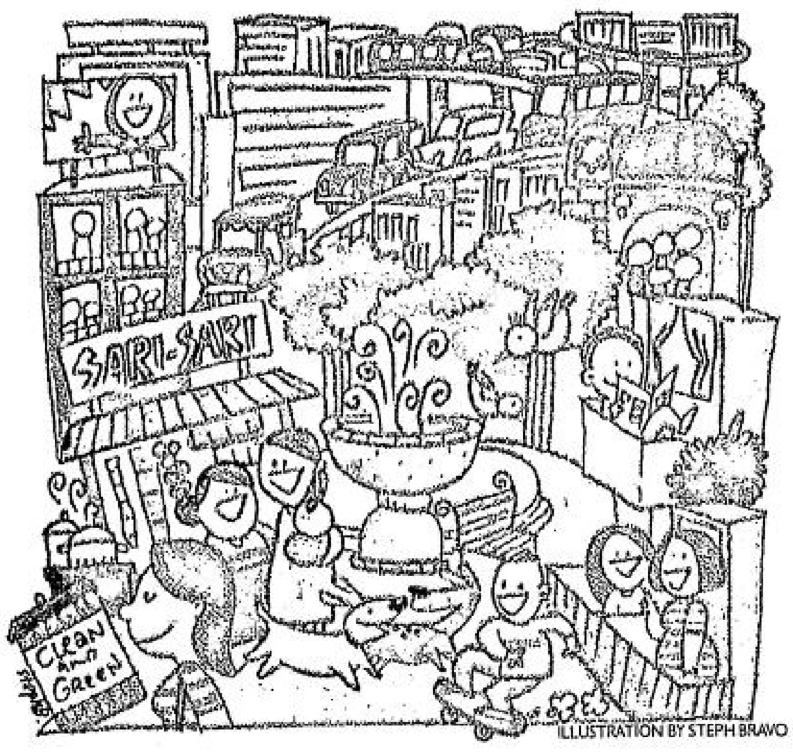


ILLUSTRATION BY STEPH BRAVO

SPACED OUT

Augusto F. Villalon

"STREET Bound: Manila on Foot" could only have been written by a dedicated Manileña who delights in sharing the forgotten human side of a city whose current state of affairs has gone past caring for humanity.

Author Josefina P. Manahan digs bravely and diligently underneath the blight, grime and pollution of the city to find surprising urban jewels to write about.

Her digging is effortless. She is not digging to discover anything new. She brings us to her favorite haunts, rediscovering new joys while sharing what she has always loved about Manila. Poignantly she wonders how much of Manila that she knows will survive in the future for our children to enjoy.

The book is not pocket-size, but it is small enough to carry around without too much of an effort. It certainly is an attractive book to add to your library—attractive enough to have won the 2002 Manila Critics Circle Award for Best Book Design. Its hand-drawn maps are easy to read. The generously laid-out text is gentle on the eyes, big enough to read without glasses.

> The best way to appreciate Manila is not walking in its ugly malls but walking on its streets

These days, the only way we experience Manila is through the window of a traffic-choked vehicle. Manahan tells us to get out of the vehicle and walk.

How remarkable it is that Manahan walks! Walking for pleasure around the city is something that most, if not all, mall-hopping modern Manileños cannot imagine doing. There are always excuses: heat, pollution, poor sidewalks and so on.

Her book reminds us that cities are to be experienced on foot. She points out that the city becomes humane once you experience it on your own two feet. It is only when on foot that you discover all of the sights, sounds, smells and tastes that make Manila a city with an engaging charm of its own. How long ago was it since anyone made you think of that?

Take her walks around Intramuros, the Liwasang Bonifacio area (Post Office, Metropolitan Theater, Mehan Garden and Arroceros Forest Park), and the National Museum Complex to see how grand Manila can be or could have been. These places bring back the aura that Jaime Laya calls "Manila the Magnificent" in the book's foreword.

Or do her walk around Cartimar Market in Pasay to see pet shops and bike shops and to stumble on a special embroidery shop. Go pearl shopping with her at the Tiangge sa Greenhills.

She tells you to go to "Rue de Kam" or Kamuning Market in Quezon City. Buy cloth yardage, then look for tailors or upholsterers to do it up. She tells you her favorite sewers and designers. She tells you that the *pancit palabok* in the wet market is worth a stop.

There also is "Ile de Tul," the *Ilalim ng Tulay* area in Quiapo where there are stalls selling handicraft. She warns you against getting ripped off and buying damaged goods. She marvels about a small hardware that has almost anything. There are vegetables, but also ribbons, velvet and lace on Villalobos Street.

Walk on to Plaza Miranda, imbibe the colorful ambiance of the flower market on Evangelista Street. Visit Quiapo Church next, and walk around the corner to see the Bahay Nakpil, the former home of the now famous "Parisian Life" by Juan Luna.

"Street Bound" brings out the flavors of Manila. It points out the location of venerable food institutions like La Perla Biscuit Factory (founded in 1898) in San Juan that has been part of urban life for generations.

Manahan suggests, in her walk along M.H. del Pilar Street in Ermita, to stop at Aristocrat Restaurant, another Manila culinary institution. She tells you that while walking the streets you can find the best Manila food such as *hopia*, Hoc Shiu ham and *tinapa*, all available in shops along Echague Street.

Manahan takes us to the Ninoy Aquino Parks and Wildlife Center, suggests going to the library on the premises of the park. She talks about the Mini Zoo, Childrens' Playground, and that she chanced upon a group of pre-teeners who lived in a squatter community close by. They were sharing a pair of skateboards. Some of them were hanging out and the others were members of the park's resident theater group. Manahan was delighted to see that the park was a neighborhood recreation center.

The usual guidebook would have simply delivered the facts—to explain the monuments, sights, historic quarters, parks and architecture of the city. Manahan delivers the facts.

Although she does not cover the entire city, she expertly guides us through her chosen areas with a good grasp of history, sociology, architecture, brought alive by her recounting the local folk history. She challenges you, tells you that there is more to Manila than what you see on the surface, and that you should go digging yourself.

Her concerns for Manila are clear: that she worries whether Manila as she knows it will survive, that the rate of demolition is alarmingly high, that neighborhoods are changing so rapidly, and that residents are so apathetic that they do not make their voices heard by the authorities.

It brings back a pride of place so long lost to the Manileño. What the book definitely does is that it makes you appreciate Manila more. Manahan wants us to take a look at a Manila that will not last much longer, and she urges us to do something about preserving it.

"Street Bound" talks of how Manila is a city that intrigues. It makes you want to get out of the malls and go back into the city to be able to know it better. It makes you want to leave your vehicle next time you are caught at a traffic standstill, take the small discovery walks around the area instead of waiting for the traffic to ease up, and then catch your ride again when the traffic starts moving.

Manahan tells you what Manila has been and what it is today, but the book is not locked in any time zone. It goes beyond Manila's past and present. The timeless book is more than just a guidebook to a city that we all thought we knew, it opens our eyes to what we have been missing by avoiding Manila all these years in favor of air-conditioned malls.

Whether or not the places she writes about survive, the experience of following one of Manahan's walking tours tells you what Manila should always be: that cities are for people.

Josefina Manahan's book is catching. It shows that there is serendipity in Manila. It puts Manila in such a good light, but that light has always been there.

"Street Bound: Manila on Foot" by Josefina P. Manahan is published by Anvil Publishing and costs P295.00.

Feedback is welcome at afv@pacific.net.ph

"Unreal!"
Pioneer
Pioneer Car DVD System Installation
DVH-P7050 4-channel High-power DVD/VCD/CD Receiver
CAR AV WORLD 2002 PIONEER
DVD VIDEO/R/RW
dts DIGITAL OUT
DOLBY DIGITAL
XDV-P9 6-disc Multi-DVD/VCD/CD Player
AVX-P7300DVD DVD/VCD/CD Player with 7" In-dash Display
SDV-P7 1-DIN sized DVD/VCD/CD Player
AVD-W6000 6.5" Wide Display
DEQ-P7050 5.1 Multi-Channel Processor

Pioneer sound.vision.soul

Experience the unreal with Pioneer Car DVD Entertainment System.

Equipped with the Multi-Channel Processor, you will enjoy 5.1 digital surround sound and stunning picture quality.

Experience the latest breakthrough in AV technology at the 2002 Pioneer Car AV World at the POWERPLANT Mall, Nov. 29 to Dec. 1, 2002

Note: Specifications and design subject to modification without notice

Available at leading Car A/V stores. For inquiries, call tel. no. 852-0033; Fax: 851-3428 Email: mgme@compass.com.ph or visit us at http://www.pioneer.com.sg

Audio Logic Enterprise, 1 Atok cor. Banawe, Q.C. Tel. No. 743-7952 • **Autobacs Accessories Center**, 30 H Banawe St. Q.C. Tel. No. 741-1947 • • **Autoline Motorsports**, 8060 Estrella, San Antonio Vill., Makati, Tel. No. 897-5782 • **C3 Audio Accessories**, 385-E Banawe cor. Roxas, Q.C., Tel. No. 711-6994 • **Fox Auto Center**, 788 Banawe St., Q.C., Tel. No. 743-4512 • **Ginza Audio Concept**, 50 D. Tuazon cor. Agno St., Q.C., Tel. No. 743-3095 • **Gold Rich Car Acc.**, 170-172 Banawe St., Q.C., Tel. No. 741-4681 • **Jetcar Acc. & Spare Parts**, 35 E. Banawe cor. M. Cuenco St., Q.C., Tel. No. 731-4546 • **Kar Plus Marketing**, Malugay cor. Mayapis St., San Antonio Vill., Makati, Tel. No. 816-0828 • **LRT Gen. Merchandising**, 27 Auto Centro, G. Romulo Ave., Cubao, Q.C., Tel. No. 911-2222 • **Mickeys Autosound & Acc.**, Felix Avenue, Cainta, Tel. No. (0917)529-9309 • **Roadstar Enterprise**, 8838 Sampaloc cor. Estrella, San Antonio, Makati, Tel. No. 896-2913 • **Sonny OK Car Acc.**, 338 Banawe cor. N. Roxas, Q.C., Tel. No. 732-6134

FORBES

BALAO

ROMEO FORBES AND ANTON BALAO

Poster boys of musical dreamscapes

By Lito B. Zulueta

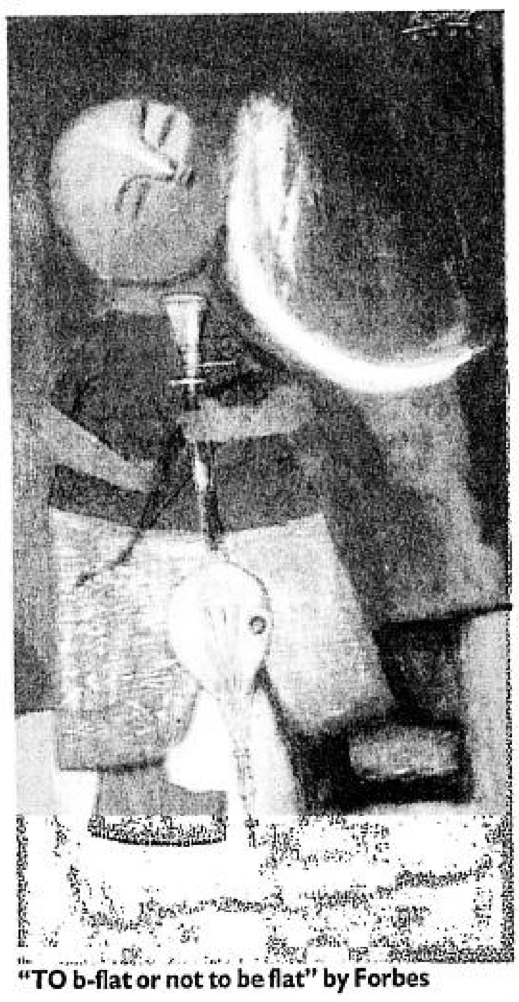
MUSIC has always been the anthem of the younger generations, but as far as the visual arts are concerned, it is more heard than seen. The subject has not exactly become a key (no pun intended) in the arts despite an age of musical bombardment, recording ubiquity and the growing acceptance and even exaltation of the rock and roll lifestyle. Art has not grown beyond the enclosures of the landscape, the still life, the nude and the portrait.

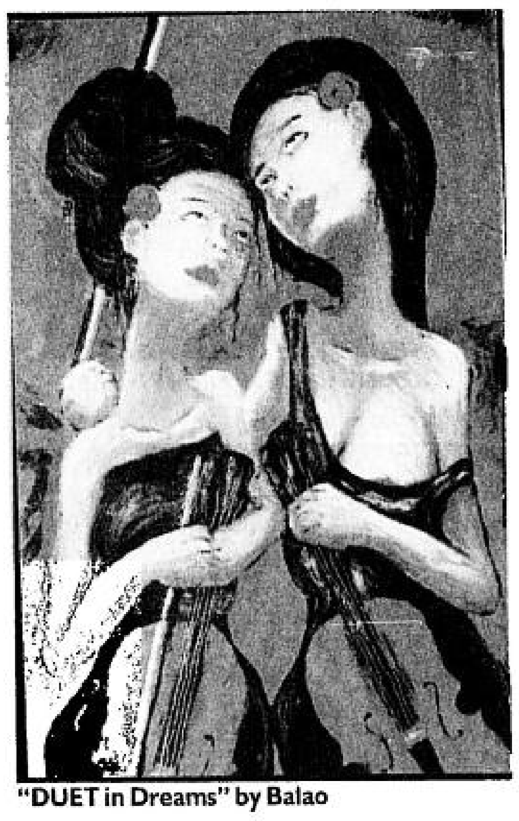
"Duet in Dreams," an exhibit by Anton Balao and Romeo Forbes at the Art Conservatory, is significant because it finally registers on canvas what is heard on air. The theme is the brainchild of Balao, who was a rock musician playing lead guitar and drums while studying BS Fine Arts in Interior Design at the University of Santo Tomas. Forbes, a student of BS Fine Arts in Advertising at the University of the East, is not a musician, but shares the same passion for sounds.

The two are very young men who have come to their artistic own quite early. In the case of Forbes, 21, the development has been sure and swift. The artist won the first prize in the first Petron art contest last year. His first show at Gallery Nine was sold out.

Balao is older at 25 but perhaps younger in

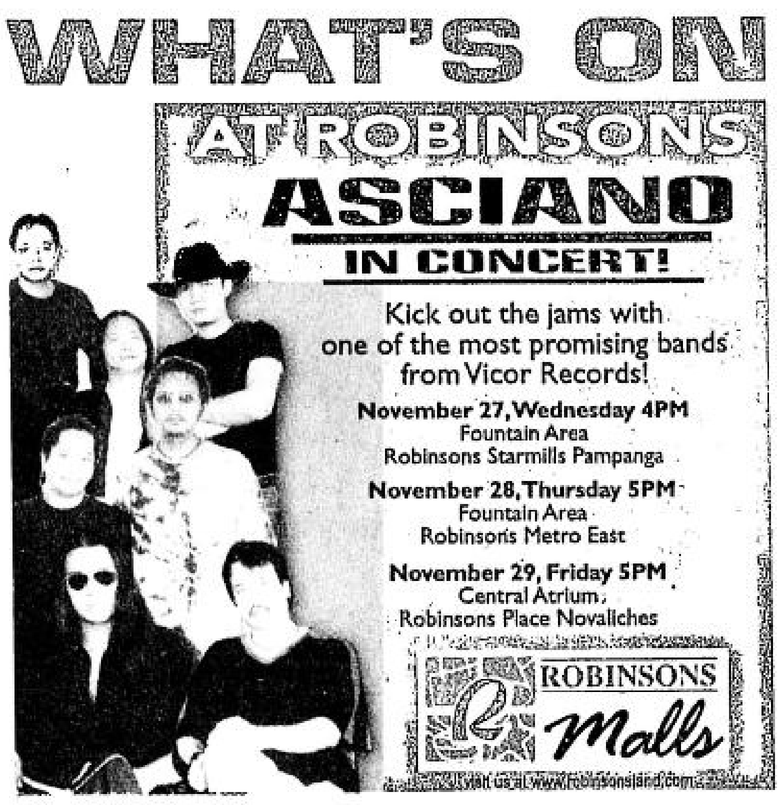
POSTER/ E4

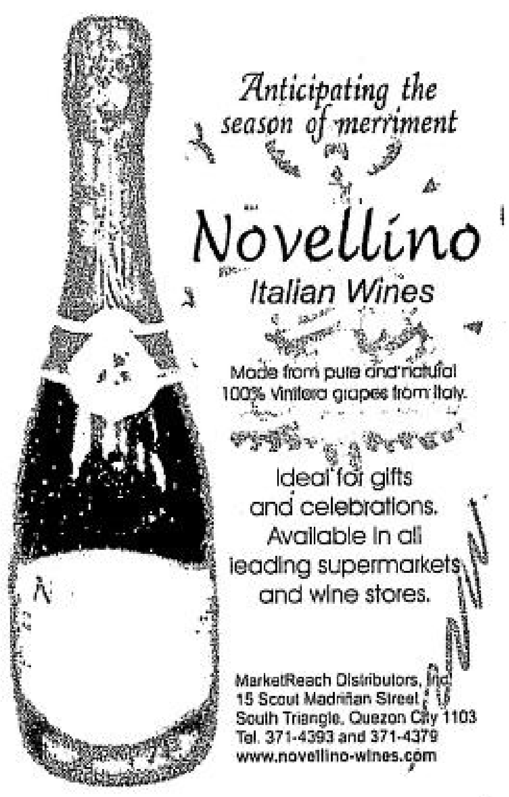

"TO b-flat or not to be flat" by Forbes

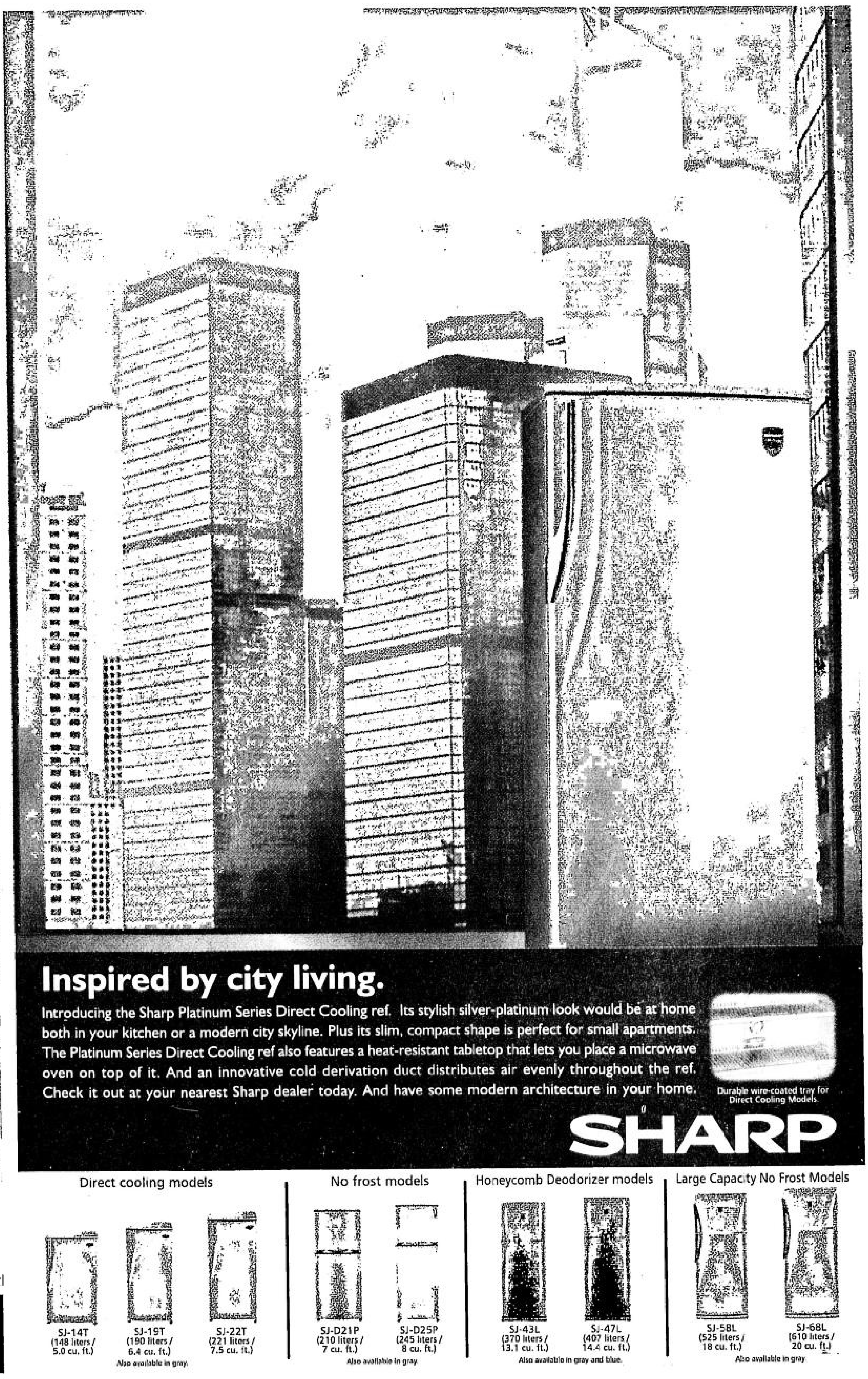

"DUET in Dreams" by Balao

Two young artists explore their dream worlds in "Duet in Dreams," an exhibit that resonates with the sound of wit, talent and sensuality

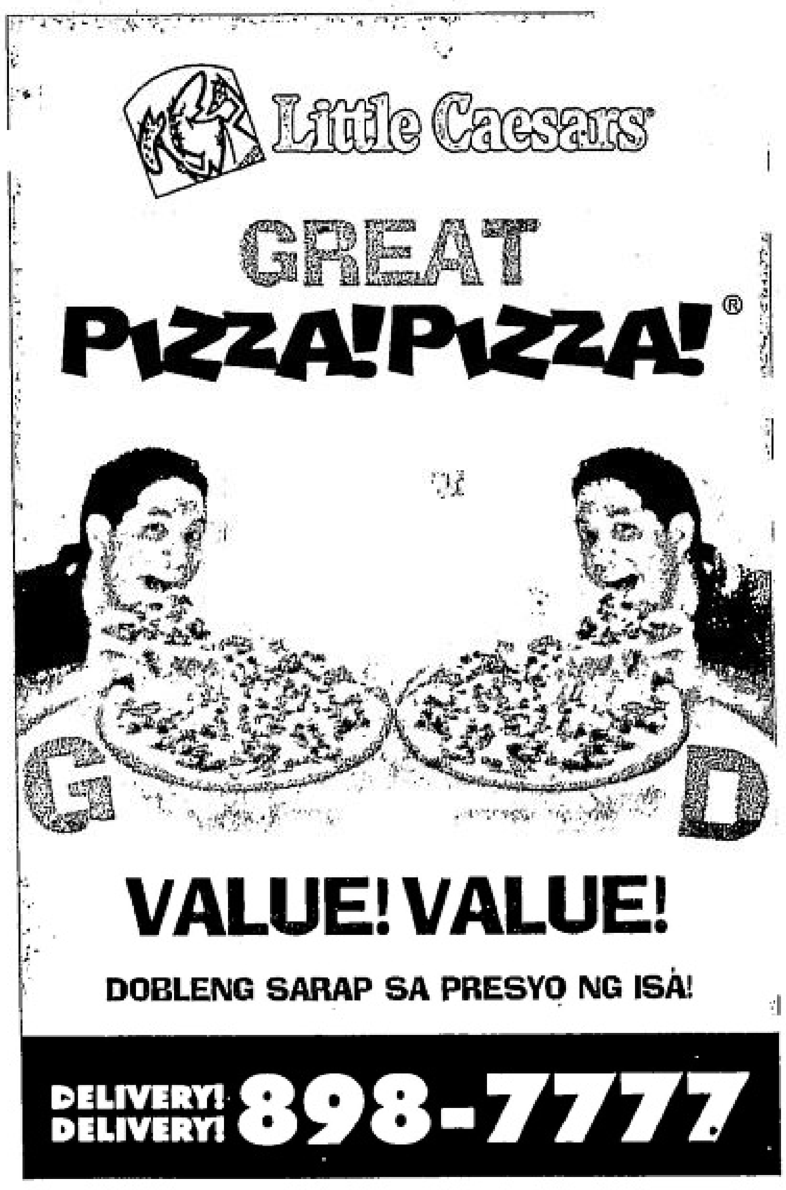
COSMETIDERM
AESTHETIC LASER SURGICENTRE
SOON TO OPEN ORTIGAS
NEW!! SPR Laser for
- Pigmentation
- Wrinkles
- Varicose Vein
NO DOWNTIME
DEPILASER
LHE HAIR REMOVAL SYSTEM
FREE CONSULTATION!
BODY & SKIN CARE • COSMETIC SURGERY • BOTOX • WEIGHT LOSS • LASER HAIR & SCAR REMOVAL • LIPOSUCTION • MICROCRYSTALS TREATMENT
Claudine Baretto
Actress
TOMAS MORATO Q.C.
Morato Square Bldg.,306 Tomas Morato Ave., Q.C.
Tel Nos. 926-2784 / 725-8412 Cel No. 0917-5387186
Open Daily: 11am-8pm (first come first serve)
OLONGAPO CITY
No.15 Magsaysay Ave., Olongapo City Tel No. (047) 224-5249/ 224-5254/ 222-5763 Cel No. 0917-2432937 / 0919-5173532
Open Daily: 9:00am - 2:00am (first come first serve)
MAKATI CITY
Rm. 1701 Medical Plaza Makati Dela Rosa Cor., Amorsolo St., Legaspi Village, Makati City Tel Nos. 751-2524 / 852-6813
Clinic Hours: Mon-Sat 3:00pm-7:00pm (first come first serve)
E-mail: cosmetiderm@pacific.net.ph • cosmetiderm@subictel.com

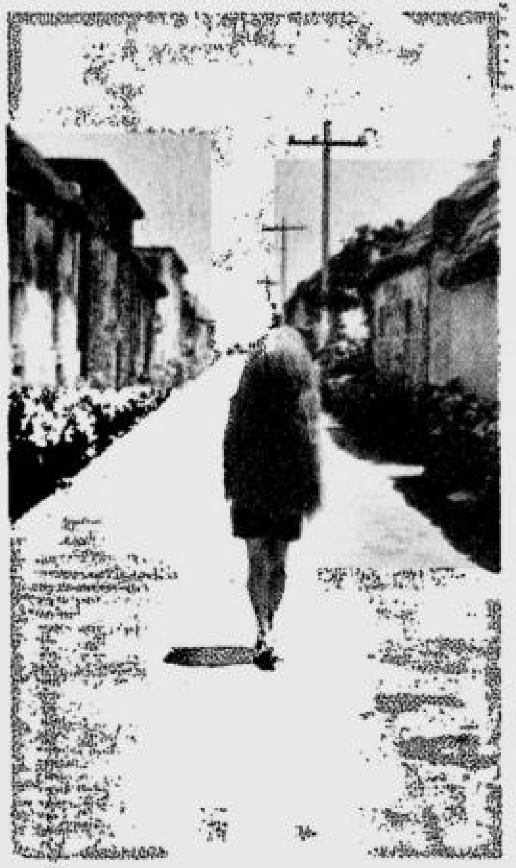

WHAT'S ON AT ROBINSONS
ASCIANO IN CONCERT!
Kick out the jams with one of the most promising bands from Vicor Records!
November 27, Wednesday 4PM
Fountain Area
Robinsons Starmills Pampanga
November 28, Thursday 5PM
Fountain Area
Robinson's Metro East
November 29, Friday 5PM
Central Atrium,
Robinsons Place Novaliches
ROBINSONS Malls
visit us at www.robinsonsland.com


Anticipating the season of merriment
Novellino
Italian Wines
Made from pure and natural 100% Vinifera grapes from Italy.
Ideal for gifts and celebrations. Available in all leading supermarkets and wine stores.
MarketReach Distributors, Inc.
15 Scout Madriñan Street
South Triangle, Quezon City 1103
Tel. 371-4393 and 371-4379
www.novellino-wines.com


Inspired by city living.
Introducing the Sharp Platinum Series Direct Cooling ref. Its stylish silver-platinum look would be at home both in your kitchen or a modern city skyline. Plus its slim, compact shape is perfect for small apartments. The Platinum Series Direct Cooling ref also features a heat-resistant tabletop that lets you place a microwave oven on top of it. And an innovative cold derivation duct distributes air evenly throughout the ref. Check it out at your nearest Sharp dealer today. And have some modern architecture in your home.
Durable wire-coated tray for Direct Cooling Models.
SHARP

Direct cooling models	No frost models	Honeycomb Deodorizer models	Large Capacity No Frost Models
SJ-14T (148 liters / 5.0 cu. ft.)	SJ-D21P (210 liters / 7 cu. ft.)	SJ-43L (370 liters / 13.1 cu. ft.)	SJ-58L (525 liters / 18 cu. ft.)
SJ-19T (190 liters / 6.4 cu. ft.)	SJ-D25P (245 liters / 8 cu. ft.)	SJ-47L (407 liters / 14.4 cu. ft.)	SJ-68L (610 liters / 20 cu. ft.)
SJ-22T (221 liters / 7.5 cu. ft.)			
Also available in gray.	Also available in gray.	Also available in gray and blue.	Also available in gray


Little Caesars
GREAT PIZZA!PIZZA!®
G D
VALUE! VALUE!
DOBLENG SARAP SA PRESYO NG ISA!
DELIVERY! DELIVERY! 898-7777



Images of Batanes

BATANES is the Philippines' smallest and northernmost province.

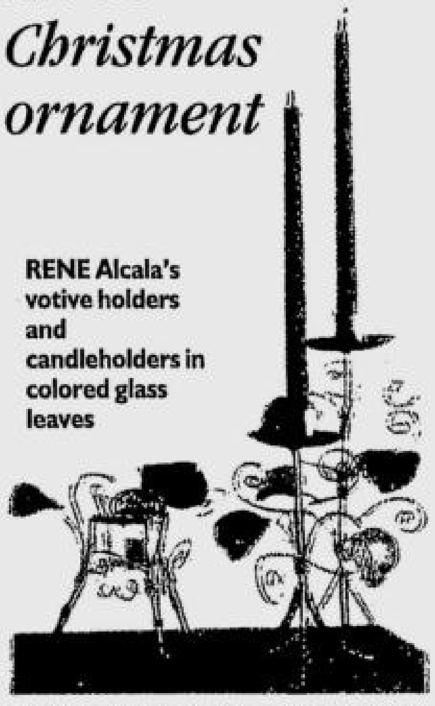
Among the country's 20 poorest provinces, it is not poor in the classic sense of the word. It is among the highest-ranking provinces in the Human Development Index and has the lowest malnutrition rate in the Philippines. The United Nations Development Program has identified it as the most promising Philippine province. Unesco is considering including it in its World Heritage List as a natural and cultural site.

Amateur photographers have captured on film the way of life of the Ivatans, the unique houses of stone and the idyllic pastoral terrain in Batanes. The photographers—Manny Ang, Sonia A. Cruz, Eric Quiason, Fr. Romy Hitosis, Boyet Varias and Orly Punzalan—are holding a photo exhibit at The Power Plant, Rockwell Center, Makati, until Nov. 28.

The proceeds of the sale of the photos will go to the Batanes Eco-Cultural Tourism Cooperative. The exhibit is sponsored by Fuji Film, Asian Spirit Airlines, Rockwell Land Corporation, Window Café and Wells Photo.

Call Manny Ang or Noli Gabilo at 833-8666.

Art as Christmas ornament



RENE Alcala's votive holders and candleholders in colored glass leaves

THREE artists working with different mediums will showcase their versions of Christmas adornments for the home and the body.

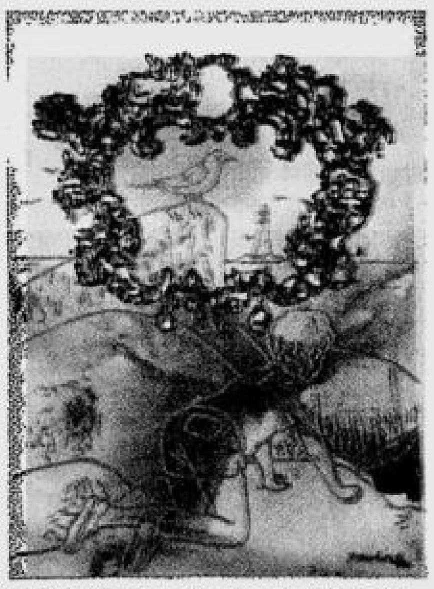
Rene Alcala, who runs an export company and doubles as its designer, will present his interpretations of votive holders in metal combined with recycled glass leaves. These pieces are exported to major stores in the United States and Europe, and are a delight to behold during the holiday season.

R.M. de Leon uses the image of a "cartouche" to represent the wreath as another image for the holidays. De Leon painted the original murals at Giraffe (now Dreambar).

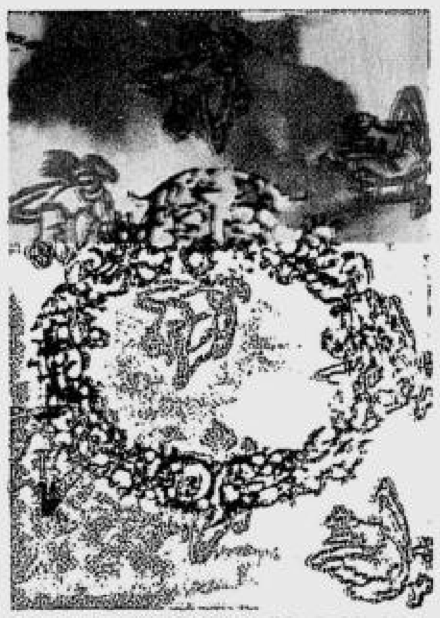
He was the CCP's representative to the Children's Art Festival in Toyama, Japan, in 1987. He was the first Filipino to receive scholarship from the Vermont Studio of Art for Painting and was one of the Thirteen Artists of the CCP in 1990.

Rogy Panganiban will showcase his art of beading in bracelets and necklaces. He is renowned for mixing beads—chevron, milleflore and reproduced and excavated gold gear.

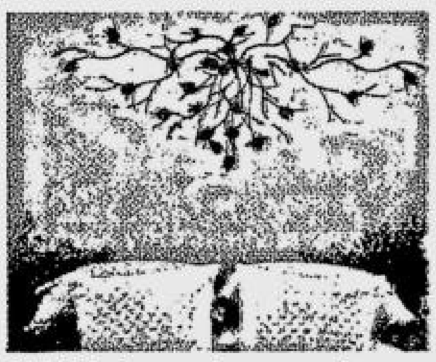
"Ornamentalia" will open on Nov. 27, 6 p.m., at the Butterfly Blue Bar, 28 Scout Tobias St. cor Timog Avenue, Quezon City. Call (0917)274-9586.



"LOOKING for a Cartouche" by R.M. de Leon



"CARTOUCHE in Flight" by R.M. de Leon



GLASS leaf sconce in green patina finish by Rene Alcala

A COMBINATION of spacer, blue vintage beads and chevron by Rogy Panganiban

Promil Kid celebrates

The National Week for the Gifted
November 25 - December 1, 2002

From the Gifted Children of today may emerge future presidents,
future literary greats or future national artists.
The Philippine government recognizes this. That is why it has declared every 4th week of November
as 'The National Week for the Gifted & Talented'. A time specially dedicated
to provide the gifted with opportunities, encouragement & greater attention
to develop their potentials to the fullest.
Our future depends largely on how we nurture their gifts today.
Let us then do our share in nurturing the gifts in all children.

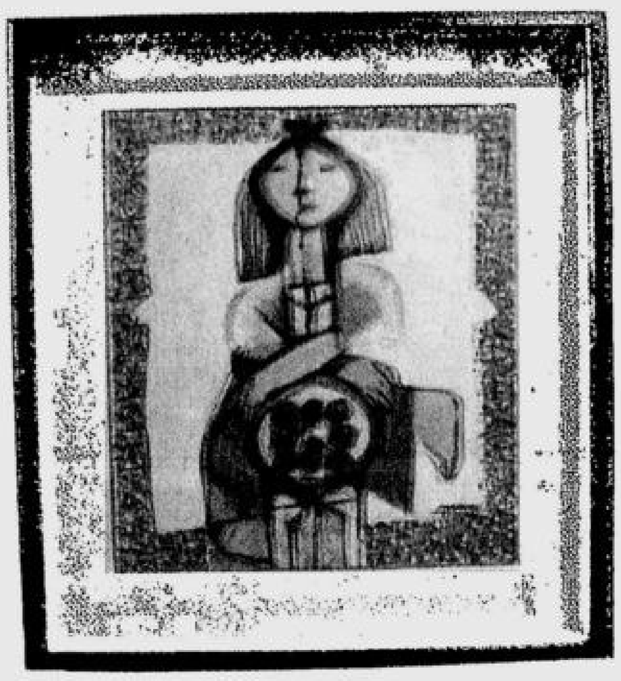
Nurture Our Future

A grand reunion of Gifted Children. Clockwise from top left:
Shaira Luna, Raechel Rimonte, Adam Reyes, Kiko Galura,
Brylle Genio, CJ de Silva, James Flores and Napoleon Antonio.

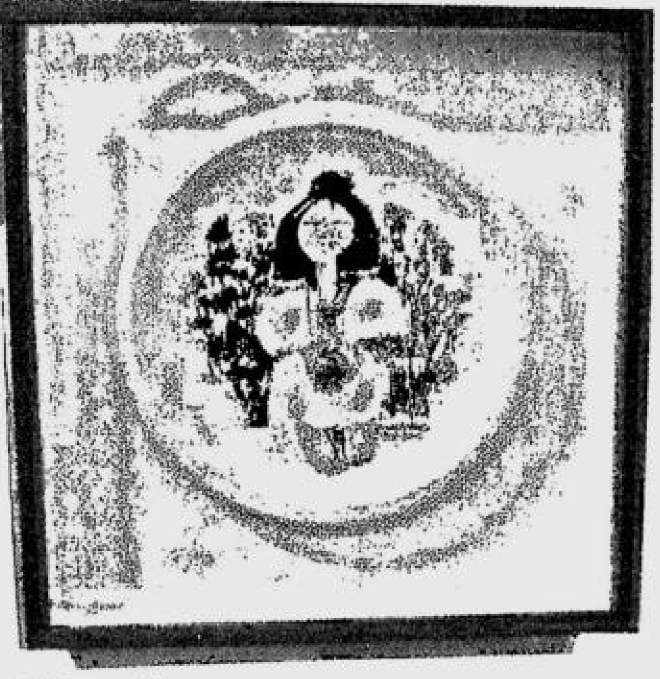
Promil Kid is ProGifted

Wyeth Nutrition

Master colorist Malang transforms the lowly paper plate into a work of art


A NEW medium for a familiar figure

THE ARTIST surrounded by a profusion of colors


IDEAL for acrylic

Never too much on his plate

Text by Alex Y. Vergara
Photos by Dennis Sabangan

NECESSITY, indeed, is the mother of invention. Mauro "Malang" Santos, one of the country's most prolific (and arguably highest-paid) artists, found this out for himself while on an extended vacation in the United States, following his wife Mary's death early this year.

The result is an ongoing exhibit of untitled works on—believe it or not—framed paper plates at The Crucible Gallery in SM Megamall.

In "Plantonum," the artist uses acrylic, some stuck with charming appliques made to appear as hats and flowers, to paint his trademark distorted female figures.

Except for two works, all the rest—eight in all—were drawn on paper plates. Not the ordinary kind, mind you, but the thick or layered variety that's "Made in USA."

"Not that I have anything against locally made paper plates," he says. "But those I bought in the US are bigger, thicker and more sturdy. In fact, I still have 50 pieces of paper plates in stock in my studio."

Done in USA

Majority of the pieces in "Plantonum" were finished in New Jersey, with two or three done in Manila. And, like his previous works, a profusion of colors characterizes this latest collection.

The artist and his son Soler were staying at a friend's house in New Jersey when a bored Malang suddenly felt the urge to paint. He looked for a palette knife to mix his colors, but was unable to find one. That wouldn't have been a problem had he been back home.

"All I needed to do was find an ordinary porcelain plate as a replacement," he says. "But since we were only guests, doing that was out of the question. I didn't want to ruin anything in the house."

Never one to give up easily, Malang found the next best thing: a paper plate. Even before he could finish mixing the shades, however, an idea, nay, image had struck him.

"The paper plate turned out to be an ideal medium for acrylic," he says.

He painted each plate with the desired background—either hot pink, orange, beige and plain white—before working on the main figure.

To add some texture to some of his pieces, he sprinkled them with Elmer's Glue and aired them to dry before covering them with background paint.

Book launch

Fellow artist Anita Magsaysay Ho, says Malang, was so charmed by a painting featured in the invitation that she lost no time snapping it up.

In fact, more than half of the pieces were sold less than two hours after the opening last Thursday ("Platonum" will run until Dec. 8).

The event also coincides with Crucible's launch of the book "The Art of Malang as a Filipino."

Written by Juan Gatbonton and Alya Honasan, the book traces Malang's roots from a happy childhood in Sta. Cruz to his rise as a self-taught artist whose works end up being snapped up by art lovers in almost every exhibit he has mounted since the '60s.

"The images in the book are really a visual feast that offer a fair representation of all his series," says Sari Ortiga of Crucible, who also produced books featuring the works of such artists as Arturo Luz, Cesar Legaspi and Anita Magsaysay Ho. "Even those who don't collect Malang's works will enjoy the book."

So why a book on Malang?

"It doesn't have to be asked," says Ortiga. "Why only now? Malang is so meticulous that the book had to undergo several revisions before it saw print. That's putting it mildly. Indeed, this book is a reflection of the artist himself."

Readying for 50th

Die-hard Malang collectors won't see him do his yearly birthday exhibit next year.

The artist turns 74 come Jan. 20, and it marks the second year in a row that he's skipping the annual event.

Instead, he's busy preparing 50 new paintings as he celebrates his 50th year as a professional painter. That exhibit will probably be held in March.

"I'm halfway through," he assures. "I don't want to be pressured in producing so many pieces just to meet a deadline. It's not my style."

Now that his wife is no longer around, and with his children already established in their respective fields, we ask Malang where he gets the drive to continue and explore, so to speak, new and uncharted territories.

"My painting used to be my mistress," he says with a wink. "Now it has become my wife."

E-mail the author at avergara@inquirer.com.ph

OVER 4 MILLION WORTH OF PRIZES TO BE WON!!!

Julie's BAKESHOP

PAN-TASTIC PANALO!™

Scratch and Win promo

NOVEMBER 10 - DECEMBER 9, 2002

Nokia 3310

UP TO P30,000 IN CASH!

Skygo Motorcycles

PLUS INSTANT PRIZES!

CONGRATULATIONS TO THE WINNERS!

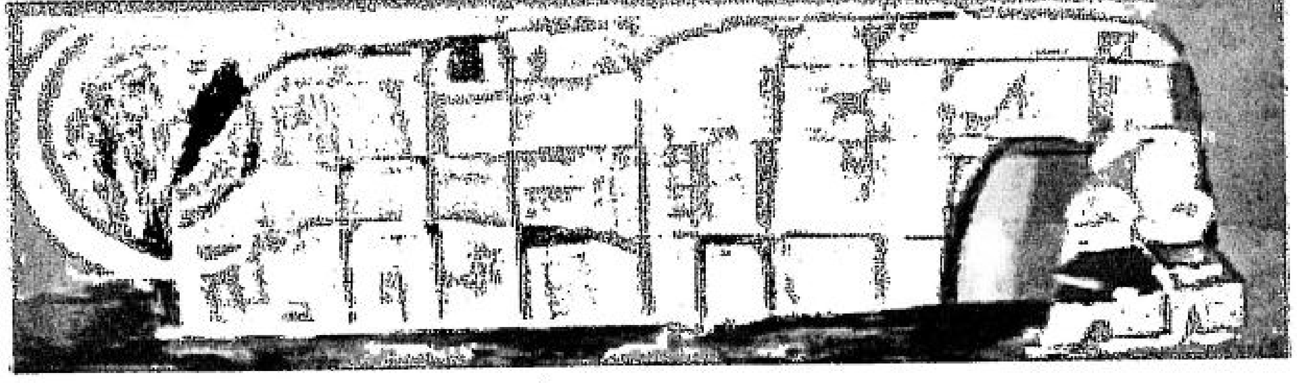
Skygo Winners	P30,000 Winners	Nokia 3310 Winners	P3,000 Winners
Emily Requino Valencia, Bukidnon	Julieme Yap-Cabigon Sindangan, Zamboanga del Norte	Nonito Lumaren E. Luna Butuan	Juvy Pamalaran Maranding, Lanao del Norte
Juanito Acido Edsa-Central, Mandaluyong	Jill B. Gamil Cogon Tagbilaran, Bohol	Sherly Saquine Zaldivar, Antique	Estrella Quirante Quezon, Bukidnon
Mercedes Ferraren Montaña, Baclayon, Bohol	Marilyn Bolhano Basak Pardo, Cebu	Marina Camacho Getafe, Bohol	Jerry Ascension Talibon, Bohol
	Federico Tabalin San Roque, Basak, Cebu	Lucia Candawan Cabadbaran, Butuan	

IMPORTANT: Cards that are damaged and/or tampered shall not be honored.

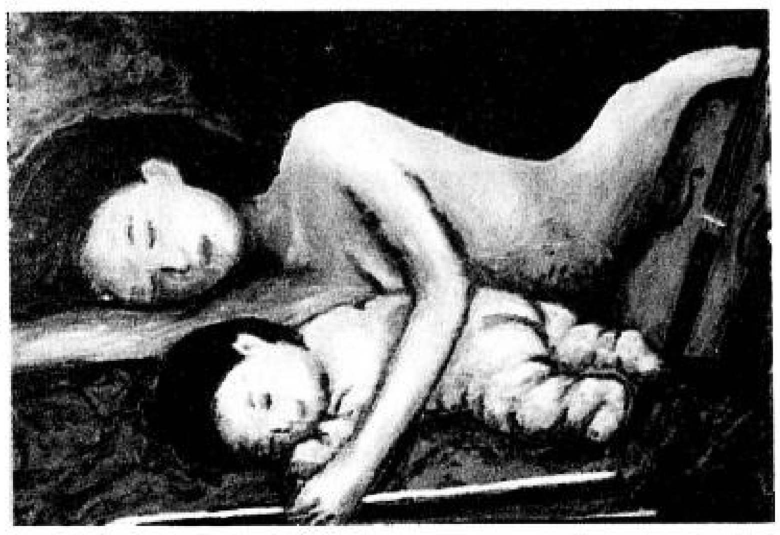
See flyers, posters for more details. Per DTI-NCR Permit No. 1857, series of 2002.

Julie's BAKESHOP™
Freshly baked just for you.

TITA Julie



"BANDA Rito" by Forbes



"DUET in Dreams" by Balao

Poster boys of musical dreamscapes

From page E1

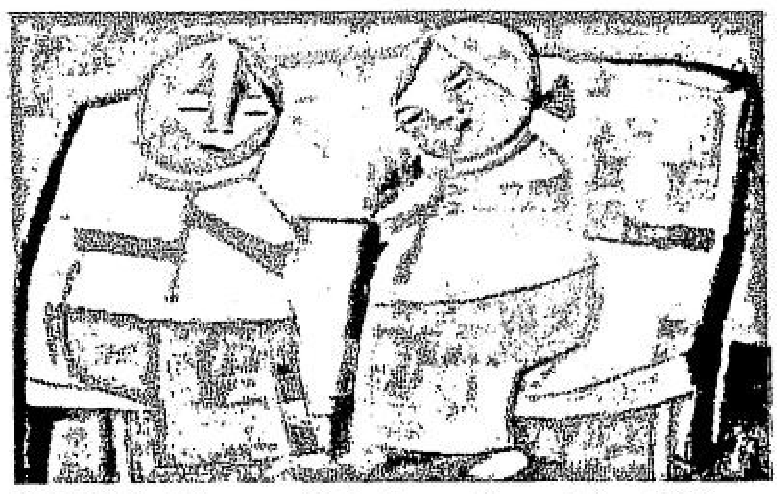
experience. Compared with Forbes, he's a late bloomer. After getting his interior design degree, he.ventured in metalcrafts but later found himself drifting into painting. The few that he did in a UP workshop he timidly agreed to be hung in certain galleries. They were snapped up immediately. Art dealers couldn't help but take notice.

All art lovers should take notice. Balao and Forbes are the poster boys of dreamscapes that resonate with music and enchantment. Part of the magic is the distinctiveness of the lines and colors the two artists employ.

The more familiar style is of course Forbes's: here are his trademark yellows, oranges, reds, blues and purples that spontaneously whirl without canceling one another out, but melding and mixing to create a merry canvas. Here are Forbes's trademark one-dimensional figures, hairless and moon-faced, the heads askew and directed toward the crescent moon that hovers like the gangland's graffiti. The only change now is that they hold instruments in various stages of dishabille.

Perhaps it is to the credit of Balao that Forbes's unique idiom finds a frame. In coming up with the theme for the joint exhibit, Balao situates Forbes's refreshing vision in the world of revelry and castles in the sky. It is basically the world of a daydreaming boy who sees elfins and magical creatures in the homespun and the every day.

Forbes's dream world is folksy and unaffected. It is basically the world of his childhood Obando with its Marian fertility shrine, oddball characters, and rustic charm facing effacement by industrialization and urbanization. In most of his oil-and-acrylic works in the exhibit, Forbes plays around with the *harana* (serenade) motif. The result is romanticism with a modern edge.



"DREAM Duet" by Forbes

The modern edge is particularly pronounced in Forbes's *barong-barong* that seems to pile on top of one another, the vertical composition leading the eye from the serenaders below to the moon above, like music wafting to the far regions. In "Sonata, Serenade and a Song," Forbes achieves quite an architectural feat in situating his figures in the racket of shanties, the whole canvas throbbing with life. The trick here is the chiaroscuro that guides the eye to the byways of the canvas, like a musical refrain that keeps the composition coherent.

As always, Forbes's child-like humor never falters. "Awit O Sipol" shows a dreamy man whistling in the pose of a nightingale. "To B-Flat or Not to be Flat?" is a wry comment on the flatness of the artist's one-dimensional figures, as if saying that flatness can be musical and vibrant. "Music and Jest" shows a solemn-looking jester-musician, his seriousness alleviated by the riot of colors with which he is depicted.

Some of the works are poignant and moving. In "Dream Duet," two women play the flute in the loneliness of old age. "May Kulay Ba Ang Himig?", perhaps Forbes most adventurous work to date because it is an experiment in monochrome, shows a boy defiantly playing the flute against the tide of colorlessness around him.

Sensitive, classic

Balao exudes sensitivity and neoclassic feeling in his works. His figures are fuller in the classical sense because they are almost always women and infants. He sustains the stance in the costume and drapery of the women-figures, which he suggests painstakingly but never fussily. "Madame and Her Cello," for instance, shows the subject in a recital dressed in a long gown that cascades in layers, which somehow approximate the timbre and pitch of the instrument.

The clothes are important here since they provide the contrast to the stock figures of women playing. In "Concerto," the women are dressed in a *baro't saya*; in "For St. Cecilia," they are attired in revealing gowns; and in "Red Lips and Violins," a gown clings precariously on the shoulder of a player as half of her breast is exposed.

The violins too are important. Even if the motif calls for a cello or a piano (especially in the St. Cecilia painting), Balao insists on the violin for a stylistic purpose: the graceful contours of the violin reflect the graceful contours of the female body. Balao has come close to providing an aesthetic equivalent to the point-counterpoint of musical compositions.

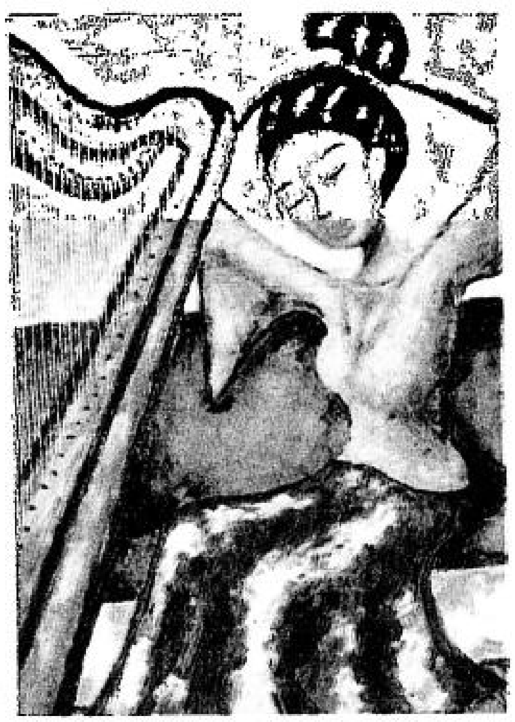
Balao's partiality to the nude betrays his neoclassic bent. The poses here are ideal, elevated, and even studied. Even if he came to music through rock music, Balao idealizes the classical over the popular, the highbrow over the low.

Some of the loveliest paintings in fact hew to the classical unabashedly. "Mother's Melody" remakes the Mother and Child motif, the curvy figure of the sleeping baby providing the counterpoint to the slim figure of the woman playing the slim violin. And in "Duet in Dreams I" nude Mother and Child sleep, the violin barely hiding her privates.

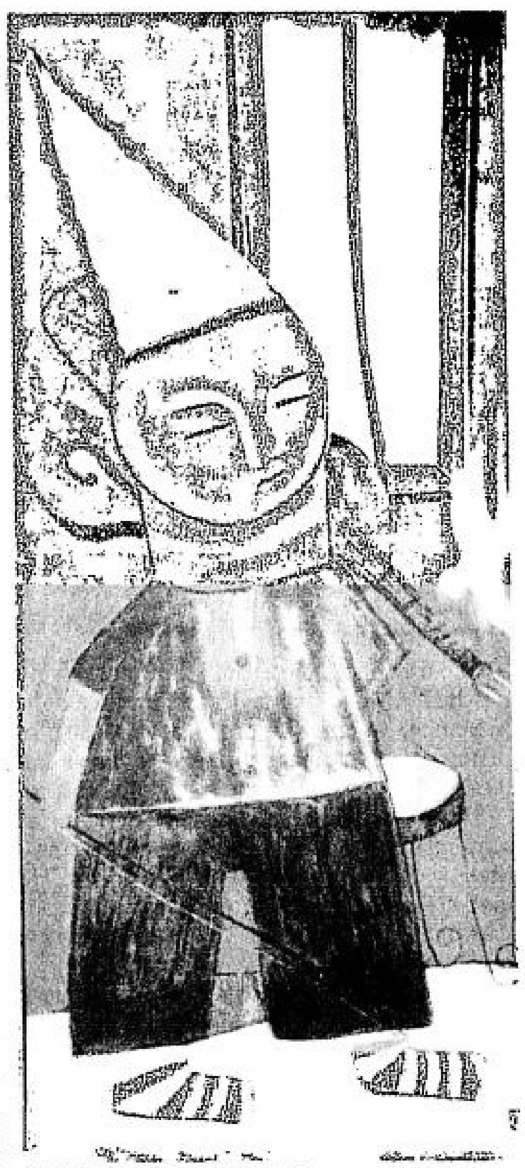
Like Forbes, Balao can lighten up. In the humorous "A Tribute to YoYo and Ma," he puns the name of the famous cellist, showing a girl playing the violin for her mom and young brother who is quite oblivious to her playing since he's busy with the yo-yo. And in "Musical Muses," four nude women stare at the viewer, perhaps posed to play, barely hiding their privates, one of them holding a rose.

Through all of this, the constant refrain is idealized physicality and beauty. Balao has painted ineffable, invincible music in the only way a true artist could: as an anthem of sheer sensual ravishment.

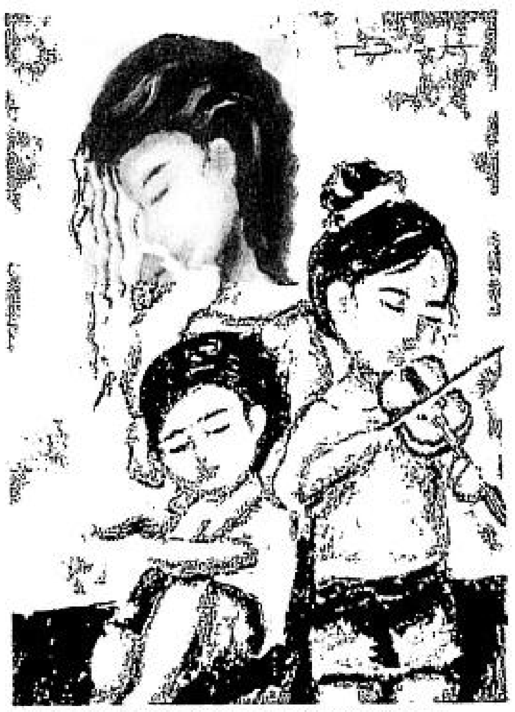
"Duet in Dreams," an exhibit by the Artery Production featuring the works of Anton Balao and Romeo Forbes, opens with cocktails on Nov. 29 at 6:30 p.m. at the Art Conservatory (ground floor, PJL Corporate Center, 1782 corner N. Garcia and Candelaria Sts., formerly Reposo St. and Kalayaan Ave., Makati City). Call 895-0753 or 895-1777 locals 1101 and 1102.



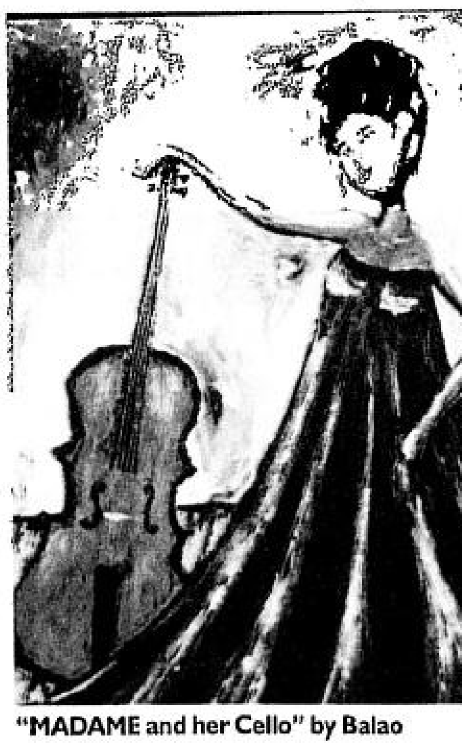
"REMEMBERING Tadao" by Balao



"MUSIC and Jest" by Forbes



"A TRIBUTE to YoYo and Ma" by Balao



"MADAME and her Cello" by Balao

CONGRATULATIONS!
NOVEMBER WINNER OF THE
THAILAND FAMILY GETAWAY
MANUEL LEVI LOPEZ SEVILLA
OF QUEZON CITY
4 DAYS & 3 NIGHTS FOR 4 WITH US $1,000 CASH.

December Draw
Singapore
(4D/3N for 4) w/ US $1,000 cash.

Thailand
(4D/3N for 4) w/ US $1,000 cash.

January Draw
Indonesia
(4D/3N for 4) w/ US$1,000 cash.

February Draw
Disneyland, USA
(5D/4N for 4) w/ US $1,000 cash.

Get a chance to
Win Family Getaways!

1
Instant Holiday Gift!
Scratch your stub, you can win an instant giveaway.

you can win in two ways!

2
Once More, you can Win
All Four Choice Holiday Trips!
with $1,000 pocket money.

A minimum P3,000 purchase of HCG products gives you the easiest chance to win.

Php 30,000
MARK
Php 18,400
Almond Blossoms
Php 12,800
Earth
Php 4,400

HCG BATHROOM FIXTURES

Promo duration Oct. 1, 2002 - Jan. 31, 2003
SEE POSTERS FOR DETAILS
Per DTI-NCR Permit No.1837, Series of 2002

Now available!
IMMUVIT™
Vitamins•Minerals•Ginseng Extracts•CoQ10
THE IMMUNE SYSTEM BOOSTER
Pascual Laboratories, Inc

The man with the 'Harry Potter' plan

PRODUCER David Heyman at the London press conference

STAR Daniel Radcliffe

By Ruel S. De Vera

LONDON—With the possible exception of the three young actors', no actors' life has been changed so much, so quickly by the "Harry Potter" movies as that of producer David Heyman's.

The noted producer of the independent film "The Daytrippers" transformed himself with a wave of a wand into one of the most powerful producers in movie when he discovered (with the help of his secretary) the "Harry Potter" books. He snapped up the rights and, a few years later, stands as producer of "Harry Potter and the Sorcerer's Stone," one of the top-grossing movies of all time. Now, it's time for a Hogwarts-sized encore with "Harry Potter and the Chamber of Secrets."

Heyman explains that despite the fact the two films were shot so closely together, "there were surprisingly few problems, though there were, of course, certain challenges. The first film came out on Nov. 16 and we began principal photography of the second film on Nov. 19, just three days later."

After a stint working in the United States, Heyman returned to the United Kingdom to start Heyday Films in 1997. His film credits include working on everything from "Ragtime" to "GoodFellas." But it was the odd juxtaposition of the critically lauded indie "Daytrippers" and the international blockbuster "Harry Potter and the Sorcerer's Stone" that made his name.

Heyman is also the man who has forged

THE MAN/ F5

Life Doesn't Come With Guarantees, But WCT has 3 of them!
Guarantee: Education par excellence with 35 years of leadership and excellence.
Guarantee: Qualitative & Personalized results based on international standards.
Guarantee: Dramatic change in your speech and personality.
Special Offer: Enroll 2 - Pay 1
• Speech Dynamics: Master Oral Skills
• Practical Grammar & Conversations : Fluency and Mastery of the English Language
• Public Speaking • Glamour Ride
• Verbal Advantage: Complete Package
• Survival English: or Basic English
Scheds: Wed 6-8PM; Sat 9-1PM or 1-5PM; SUN 9-12NN
WCT Kiddie Academy
(From 3 to 15 years old)
(With 7 Areas of Concentration: Speech, Theater Arts, Grammar, English Fluency, Reading & Comprehension, Character Bldg. & Personality Development)
Saturdays 9-12 NN or 1-4 PM
• TOEFL • TSE • IELTS
Corporate Training & Private Tutoring are available
WCT Wilma Cruz-Tapalla
ACADEME OF SPEECH AND PERSONALITY
SINCE 1967
LEGARDA, SAMPALOC
2600 Rizal Hall, Arellano University
736-7656
736-7657
736-7644
Providence Bldg.
55 Annapolis, Greenhills
687-7139
687-7149

Health & Beauty
BETHEL FACIAL CENTER
☎ 252-1800
(0916) 350-4004
1298 G. Masangkay St., Near McDonald's
REGULAR DEEP CLEANSING FACIAL
~~P300~~ NOW P 240
BODY ACCENTS
GET RID OF VARICOSE at SPIDER VEINS WITHOUT SURGERY!!!
FREE CONSULTATION
9273075/(0918)7742076,928.1610/687.5392
BODY WELLNESS
AROMATHERAPY & REFLEXOLOGY
For Men and Women
"Give your body the break it deserves"
☎ 372-3403
The Aromatherapy Center
*Salon*Spa*Skin center*Slimming
5/F Bldg. B SM Megamall ☎ 637.5411-12
2/F Garden Sq Bldg., Greenbelt ☎ 812.9002
BRING THIS COUPON AND GET
P 200 OFF ON SELECTED SPA SERVICES
UNTIL NOV. 30, 2002
GLENN CORRECHE
Beauty Salon & Facial Care
Proj. 3, Q.C. ☎ 913-1603
Makati Ave., Mkti City ☎ 897-1832
30% OFF
In Our SKIN WHITE Treatment
FREE CONSULTATION!!!
Skin and Body Essence Centre
(TIMOG)
86 Unit Lansdale Arcade cor Mo. Ignacia St. Timog Ave., QC
Tel. 372-4464 / 372-4444
FOR AS LOW AS...
P 2000.00
BE PAMPERED & RELAXED THRU OUR:
* Facial Treatment w/Laser
* Relaxation & Rejuvenating Massage
* Aromatic/Whitening Body Scrub
* Foot / Leg Buff

FOOD DELIVERY GUIDE
QUICK & EASY WAY TO ORDER
Barrio FIESTA
WE DELIVER
Dimsum & Dumplings
FREE DELIVERY SERVICE
TOMAS MORATO
372-3720
374-0748
536-3301
DELIVERY AVAILABLE WITHIN DESIGNATED AREAS ONLY
SPECIAL OCCASION?
Pritson!
Pritong Litson
421-7249
☎ 926-2984
The original & the best DEEP-FRIED PIGLET in town!
Hua Lan
Chinese Cuisine
Eat All You Can Weekend Special!!!
LUNCH & DINNER
P 199 - PER PERSON
P 125 - CHILDREN BELOW 4 FT.
TEL. # 896-7828/895-1681/897-5963
Little Caesars Pizza!Pizza!
898-7777
NORTH PARK
ALABANG 850-8632 772-1130 772-5819
MAKATI 895-3471 896-3475 896-3282
GREENHILLS 725-9439 721-2759 721-3348
BANAWE (Q.C.) 711-7648 412-9417 412-9489
For more information pls. Call:
Advertising Dept.
422-9877
For menu list
type CTO (name of rest.)
send to (0917) 521-menu

MENDEZ MEDICAL GROUP
Joel Mendez, MD
US-trained Weight Management Specialist
AT YOUR DOORSTEP
SERVICES:
• WEIGHT LOSS • BOTOX • WEIGHT GAIN
• DERMASTAR - Skin Whitening, Acne Peel, Anti-Ageing
• PLASTIC & COSMETIC SURGERY
• DENTAL HAVEN - Braces, Bleaching, Laminate
Please call for more details*
373•0766 / 374•2437 / 371•8886
371•8887 / 373•3365 / 373•3366
ROSY PEEL
Weigh Less Center
WEIGH LESS CENTER & SPA, 31-G Roces Ave., Q.C.
WEIGH LESS CENTER BINONDO, 498 San Fernando St., Binondo Tel. 245-4860 / 245-4863
WEIGH LESS CENTER GREENHILLS, 3rd Flr. Shoppesville Plus
PATIENT FIRST MEDICAL CENTER, 3F Mercury Bldg., Glorietta, Makati City
CLINICA MANILA, 2F Bldg. A SM Megamall, Mandaluyong City
HEALTHWAY MEDICAL CLINIC, 2nd Flr. Festival Supermall (Pixie Forest Entrance)
3rd Flr. The Plaza Bldg, Greenbelt Shopping Center, Makati City
ALL CLIENTS ARE SCHEDULED BY APPOINTMENTS*
E-mail: weighless@pacific.net / Website: www.weighlesscenter.net

Exclusively Distributed in the Phils. By
First Pinnacle
TRADING CORPORATION
MAIN OFFICE:
C.B.T. Condominium
60 West Ave., Q.C.
4165218-19
• 3739797
Visit our new showroom
FIRST PINNACLE
4/L, Unit 4066, beside Gameworxs, Festival Mall, Filinvest, Alabang Tel.: 771-0857

Canon
LOOKS SMART. WORKS SMARTER.
The new PowerShot S45 with DIGIC Technology
Direct Printer CP-100
What was once concept, Canon has made reality. Its exclusive, revolutionary DIGIC technology has brought digital cameras to new heights of intelligence. Among the first to benefit from this breakthrough is the PowerShot S45. Possessing a refined, streamlined look, with DIGIC, it becomes a dream machine, delivering higher image definition, faster image capturing, more precise auto-focusing, a longer battery life, and much more. This, of course, is in addition to already impressive features, such as 4 megapixel resolution, selectable 9-point AiAF, 3-minute movie with sound, variable flash output and Direct Print.
Visit your nearest Canon dealer to experience the future today - with the new PowerShot S45
4.0 PowerShot S45 Megapixels
Exif Print
POWERED BY DiG!C
BUBBLE JET DIRECT
DIRECT PRINT
For Dealer Inquiries please contact:
Head Office and Service Centers (Digital Cameras):
CANON MARKETING PHILIPPINES, INC. Marvin Plaza, 2153 Don Chino Roces Avenue, Makati City • Tels.: 812-6047 (Local 247 / 259)
Fax: 810-9797 • E-mail address: info@canon.com.ph • www.canon.com.ph
CMP-Bataan Tel (047) 237-2151 • CMP-Cebu Tels (032) 345-3680, (032) 345-3821 Fax (032) 344-6776 • CMP-Davao Tel (082) 227-4820 Telefax (082) 222-3392
CMP-La Union Tels (072) 242-4587 (072) 242-0440 • CMP-Legaspi Tels (052) 480-6331, 820-2083 Fax (052) 214-3863

IMPROVE YOUR SINGING VOICE IN 4 DAYS!
SING LITE and Easy CRASH COURSE
• Learn how to belt out your voice
• Improve your voice range & tonal quality
• Express yourself
• Achieve confidence on stage
P1,950 only
OFFERED THIS NOVEMBER & DECEMBER ONLY
COOKY CHUA
CENTER FOR POP MUSIC Philippines, Inc.
Head Office: 73 Ermin Garcia St., Cubao, QC
Back of Ramon Magsysay (Cubao) HS in QC
Tel. Nos. 727-5293 or 721-0731 or 411-7310
Also in other branches :
MAKATI (891-6124) • PARANAQUE (820-4326) • LAS PINAS (874-5324)
CUBAO (727-5293) • MARIKINA (933-0976) • ROCES AVE. QC (372-1729)
SAN PEDRO, LAGUNA (869-6702) • DASMARINAS, CAVITE (046-4163431)
LAGRO, QC (461-3026) • CEBU CITY (032 2341121)
MALOLOS, BULACAN (opening soon)

Adrian Cristobal delivers Diosdado R. Asuncion Macapagal lecture

ADRIAN Cristobal, writer and former columnist of the PHILIPPINE DAILY INQUIRER, will give the Diosdado R. Asuncion Macapagal Lecture on Nov. 26, 9:30 a.m., at the De La Salle University (DLSU) on Taft Avenue, Manila.

The lecture, "Satire as Heroism," is co-sponsored by the Torres High School Class 1955 and DLSU's Department of History.

At 8:30 a.m., "Tondo: Our Collective Memory," an exhibit on the history of Tondo in text and pictures, will be opened at DLSU. The exhibit is co-sponsored by Torres High '55, DLSU's College of Arts and Sciences and the Museo ng Maynila.

CARIBBEAN - BAHAMAS - BERMUDA - ALASKA - CANADA
MEXICO - PANAMA CANAL - HAWAII - EUROPE - NEW ZEALAND - AUSTRALIA

HOLIDAY CRUISE DEALS!

Spend Christmas and New Year's Eve onboard RCI's Newest Ship the "Navigator of the Seas"

7-NIGHT EASTERN CARIBBEAN
Itinerary: Miami • Nassau • Charlotte Amalie • San Juan • Labadee • Miami •
Sailing Dates: December 21-28, 2002

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$1,120.00	$2,220.00
• Outside Cabin	$1,960.00	$3,060.00
• 3rd/4th Passenger	$760.00	$1,860.00

7-NIGHT WESTERN CARIBBEAN
Itinerary: Miami • Labadee • Ocho Rios • George Town • Cozumel • Miami •
Sailing Dates: December 28, 2002-January 4, 2003

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$1,420.00	$2,520.00
• Outside Cabin	$2,135.00	$3,235.00
• 3rd/4th Passenger	$760.00	$1,860.00

14-NIGHT AUCKLAND TO SYDNEY
Onboard RCI's "Legend of the Seas"
Itinerary: Auckland • Tauranga • ChristChurch • Dunedin • Dusky Sound • Doubtful Sound • Milford Sound • Hobart • Melbourne • Sydney
Sailing Date: January 5, 2003

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$1,050.00	$1,999.00
• Outside Cabin	$1,330.00	$1,380.00
• 3rd/4th Passenger	$169.00	$1,118.00

14-NIGHT SYDNEY TO AUCKLAND
Onboard RCI's "Legend of the Seas"
Itinerary: Sydney • Melbourne • Hobart • Milford Sound • Doubtful Sound • Dusky Sound • Dunedin • ChristChurch • Napier • Tauranga • Auckland
Sailing Date: January 19,2003

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$1,050.00	$1,999.00
• Outside Cabin	$1,330.00	$2,279.00
• 3rd/4th Passenger	$169.00	$1,118.00

4-NIGHT BAHAMAS CRUISE
Onboard Celebrity's "Mercury"
Itinerary: Miami • Nassau • Coco Cay • Key West • Miami
Sailing Dates: January 6/13/20/27, 2003

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$225.00	$1,375.00
• Outside Cabin	$230.00	$1,380.00
• 3rd/4th Passenger	$100.00	$1,250.00

7-NIGHT CALIFORNIA & MEXICO CRUISE
Onboard Celebrity's "Mercury"
Itinerary: San Francisco • Monterey • Catalina Island • Cabo San Lucas • San Francisco
Sailing Dates: March 15/22/29, 2003

For as low as:	Cruise Only	Fly/Cruise
• Inside Cabin	$721.00	$1,691.00
• Outside Cabin	$844.00	$1,814.00
• 3rd/4th Passenger	$336.00	$1,306.00

SPECIAL CRUISE PACKAGES FOR 2003 NOW AVAILABLE! Get a $50.00 rebate for all bookings deposited before Dec. 31, 2003

*All rates are subject to change without prior notice
RoyalCaribbean INTERNATIONAL
Like no vacation on earth
Celebrity Cruises
Exceeding Expectations
Call your preferred travel agent or Royal Caribbean & Celebrity Cruises
Tel nos.: 894-3957 or 892-2701 to 03 or send by facsimile to 892-2790
e-mail: rylcaribbean@arpanair.com.ph
Cebu: c/o Baron Travel (Cebu) nos.: (032) 255-6095 to 96 or facsimile to (032) 254-5344
or e-mail: btc-outbound@pacific.net.ph

ABUEG

LOPEZ

Tondo as text and discourse in UST forum

LITERATURE about Tondo, the legendary Manila district, is tackled in a lecture-discussion at the Center for Creative Writing and Studies of the University of Santo Tomas on Nov. 28 at 2 p.m.

Literature scholar Ferdinand Lopez, himself a Tondo denizen, will talk about "Sa Pagitan ng Langit at Estero: Ang Tondo Bilang Teksto at Diskurso." Lopez is coordinator of the A.B. Literature of the UST Faculty of Arts and Letters and administrative secretary of the CCWS.

Reactors are renowned writers and literature educators Efren Abueg and B.S. Medina.

After the lecture, the latest issue of TOMAS, the official literary journal of UST, will be launched. Issue editor is Centennial Literature Grand Prize winner Cirilo Bautista, CCWS senior associate.

The lecture-launching is open to the public. Call 731-3101 loc. 8281.

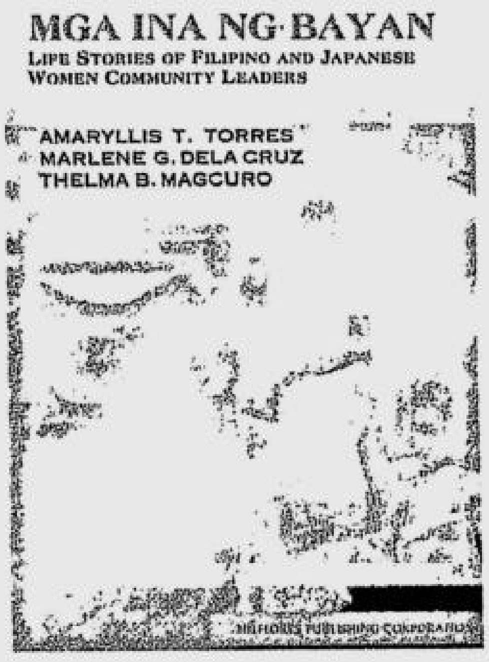
Book on women community leaders

MILFLORES Publishing, Inc. has released "Mga Ina ng Bayan: Life Stories of Filipino and Japanese Women Community Leaders" by Dr. Amaryllis T. Torres, Marlene de la Cruz and Thelma Magcuro.

Comprised of the life stories of five Filipino and six Japanese women community leaders, this enriching, scholarly, inspiring and movingly human research study breaks new ground by comparing the similarities and differences in the roles of women community leaders in the Philippines and Japan.

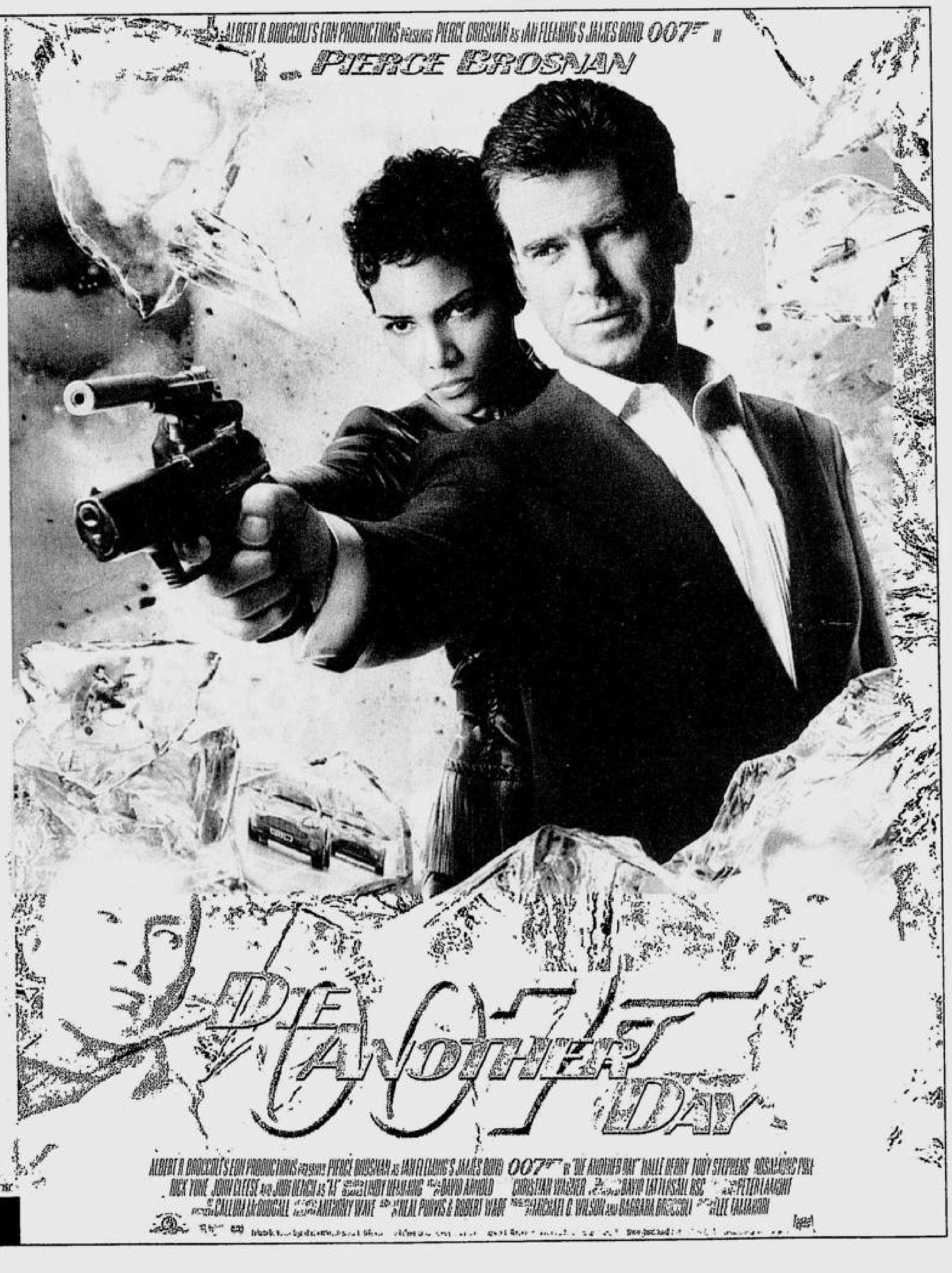
The book takes the reader on a journey that traverses the mental and physical spaces of exceptional females working in extraordinary circumstances—*mga ina ng bayan* (mothers of the country) by virtue of their steadfast dedication to the advancement of their communities and their gender as grassroots leaders.

Torres, De la Cruz and Magcuro of the UP College of Social Work and Community Development expertly capture the living testaments and heartwarming experiences of the women community leaders, and interpret them within a carefully constructed theoretical framework that illuminates the essential role they perform in nation-building.


MGA INA NG·BAYAN
LIFE STORIES OF FILIPINO AND JAPANESE WOMEN COMMUNITY LEADERS
AMARYLLIS T. TORRES
MARLENE G. DELA CRUZ
THELMA B. MAGCURO
MILFLORES PUBLISHING CORPORATION

"Mga Ina ng Bayan" is available at the National, Goodwill, Bibliarch, Solidaridad, Powerbooks and other book stores at P450 per copy.

JOEY @ 92.3 Rhythms FM METRO MANILA
20th CENTURY FOX
© 2001 TWENTIETH CENTURY FOX
invite you to the advance screening of
DIE ANOTHER DAY 007
NOVEMBER 25, 2002 (MONDAY) 7:30PM
GREENHILLS THEATRE CINEMA 2
as presented by
New Rexona mini stick
Heineken
in cooperation with
LACOSTE
Arési RESTAURANT·BAR
special thanks to
Samsonite
The Original Kettle Korn
Edsa Shangri-La MANILA
THEATRE MALL
MTRCB PG13
REGULAR SHOWING ON NOVEMBER 27


ALBERT R. BROCCOLI'S EON PRODUCTIONS presents PIERCE BROSNAN as IAN FLEMING'S JAMES BOND 007 in
PIERCE BROSNAN
DIE ANOTHER DAY 007

Three-day mini book bazaar

"WE WANT to encourage people to give books as Christmas gifts, especially books by Filipino authors," says Erlinda E. Panlilio, treasurer of the Likhaan Creative Writing Foundation. "We also want to help out local publishers who are at a disadvantage when competing with foreign publishers."

With this in mind, the group is holding "Pinoy Books Unlimited," a mini book bazaar, Nov. 29-Dec. 1, at Glorietta 3.

Participating publishers include the University of the Philippines Press, the Ateneo University Press, Adarna Books, Bookmark, Tahanan Books, De La Salle University Press and Anvil Publishing.

Selected authors will be present in the exhibit.

Proceeds will go to scholarship grants for creative writing.

Call 925-3243.

PANLILIO

Book month at Zobel School

DE LA SALLE Santiago Zobel School is celebrating its book month with the theme "Aklatan: Kaakibat sa Pandaigang Kahusayan." The activity is being organized by the Grade School and High School Learning Resource Centers and runs until Nov. 29.

The book month aims to encourage students, teachers, administrators and co-academic personnel to enhance their reading comprehensions and listening skills.

Celebrating 17 Years of Shapes & Curves by Marie-France

A woman lost 20 lbs. of post-natal fat in just one month. Another discovered how to turn her bulges into soft, shapely curves. There is also the woman who found a relaxing and effective way to significantly reduce her cellulite problem. Countless others have also experienced real weight-and-inch loss without taking drastic measures like marathon workout sessions, risky diet pills or fat-reducing surgery. The best part is that they've not only slimmed down and maintained healthier lifestyles, they've also regained the confidence to flaunt their slimmer shapes, sexier curves and fantastic figures!

For these true and successful slimming stories, the credit goes to one name: **Marie-France Bodyline International.** Now on its 17th year in the Philippines, Marie-France's non-strenuous, non-invasive slimming programme has remained highly effective over the years. No wonder it's the preferred choice for women who want to look slimmer and sexier without the pain and strain of other weight-loss methods.

So how does Marie-France celebrate its birthday in the slimming business? By showing off their stunning collection of before-and-after portraits which feature selected Marie-France Bodies of Evidence! Last Nov. 7 at the Makati center, sexy celebrity clients Gina Alajar and Cristina Gonzalez-Romualdez along with testimonial talents Celene Choa, Evelyn Garcia, Vikki Estacio, Ana Golez, Crystal Jacinto and Yza Li unveiled and admired each other's portraits that showed their remarkable weight loss and body improvement. As a token of their appreciation, the models signed their congratulatory messages on the portraits and thanked Marie-France for making them "feel sexy" and for "bringing out the best" in their bodies. Even casual on-lookers and other Marie-France clients couldn't help but express their wish to be just like these successfully slim, sexy women!

During the festivities, a 2-day cocktail affair was also held last Nov. 7 and 8 at all centers for their special guests and exclusive clientele. Sexy TV actress and Marie-France client Carmi Martin also graced the event by joining in the anniversary celebration.

Coinciding with the anniversary was the blessing of the newly renovated Marie-France Shaw center last Nov. 8. Marie-France testimonial talent Jeanette Jimenez-Pumaren was invited for the ribbon-cutting ceremony. Her own testimonial portrait was also presented which she signed with her best wishes to Marie-France. Private and relaxing treatment rooms, professional and personalized service, modern facilities with the most technologically advanced slimming treatments are what you can expect from the Shaw center, as with all Marie-France branches.

If you're thinking about slimming down, you can always count on the ever-reliable Marie-France to help you achieve the shape, the curves and the body of your dreams. Contact Marie-France at the following numbers: **816-1262 (Makati), 687-1216 (Ortigas), 372-6635 (Timog), 242-2199 (Binondo), 809-9619 (Alabang), 534-5898 (Shaw), 920-8021 (Congressional), 961-2981 (Pampanga), and 233-7637 (Cebu).**

◀ *Marie-France testimonial talents get a pleasant surprise as they unveil their portraits.*

Gina Alajar and sexy actress Carmi Martin (center) with Marie-France Makati manager Janet Dy-Vergara (3rd from right). Also with them are (from left to right) Marie-France Makati center physician Dr. Ariel Torres, testimonial talent Vikki Estacio, center consultants Moriel Del Fierro, Mayet De Sotto and Diane Fernandez. ▶

◀ *Looking gorgeous as ever! Former actress-turned-restaurateur Cristina Gonzalez-Romualdez signs her message of congratulations to Marie-France on her testimonial portrait.*

◀ *Acclaimed TV/movie actress and director Gina Alajar is all smiles during the anniversary celebration.*

▲ *Jeanette signs her note of congratulations to Marie-France on her impressive before-and-after testimonial portrait.*

◀ *At the Marie-France Shaw blessing (from left to right): consultant Eivy Panlilio, center manager Lanie de Guzman, testimonial talent Jeanette Jimenez-Pumaren and Fr. Serge Artenga.*

Get a chance to WIN a Cellphone every month!
Shellane
"Over 1 Million Worth of Prizes"
Shellane
CELLPHONE
BUWAN BUWAN

Come be a part of this exciting, irresistable Shellane offer! Keep in touch with your family and friends... like Shellane. Just our way of thanking you for making Shellane a part of your family...a part of your life!

Promo Period: October 15, 2002 to January 15, 2003

Coverage: Nationwide, divided into the following zones: Northeast Luzon, Northwest Luzon, Central Luzon, North Metro, Central Metro, South Metro, Southern Tagalog, Bicol, Cebu/Bohol, Western Visayas (except Iloilo & Guimaras provinces), Samar/Leyte North Mindanao and South Mindanao

Prizes per zone:
1st monthly draw:
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for end users
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for Shellane retail outlets
2nd monthly draw:
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for end users
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for Shellane retail outlets
3rd monthly draw:
Four (4) Nokia 3310 w/ SMART pre-paid SIM card for end users
Four (4) Nokia 3310 w/ SMART pre-paid SIM card for Shellane retail outlets

Promo Mechanics:
- Open to anyone who purchase Shellane LPG whether for a refill, a cylinder purchase, cylinder swap or Shellane stove promo purchase.
- Purchase can be from any authorized Shellane retail outlet, distributor showroom, direct sales team/hit team or through Shellane Hatid Bahay/Home Delivery.

Raffle ticket allocation is as follows:
Every purchase of 11 kg. refill - 1 raffle coupon
Every cylinder swap - 1 raffle coupon
Every purchase of 11 kg. cylinder w/ refill - 2 raffle coupons
Every purchase of stove promo package - 4 raffle coupons

- Customer shall fill out the raffle coupon with Name, Address, Tel. #, Name and Address of Shellane Retail Outlet and Signature.
- Drop raffle coupon(s) in drop boxes located at all authorized Shellane distributor showrooms and retail outlets.
- A winner can win only once per draw. All non-winning coupons per draw will be automatically included in the succeeding draws.
- The Shellane retail outlet indicated on the winning coupon will receive the same prize as the end user. If in case the source of purchase is a Shellane distributor showroom, direct sales team/hit team or Hatid Bahay/Home Delivery, another ticket will be drawn until a winning retailer is determined. This extra draw will be done after all the end user prizes have been awarded; the end user owner of the original ticket drawn stays on as a prize winner.
- There will be three monthly draws:

Monthly Draws	Schedule of Monthly Draws
First	November 29, 2002
Second	January 10, 2003
Third	January 30, 2003

Monthly Draws	Deadline for Submission of Entries
First	November 15, 2002
Second	December 26, 2002
Third	January 15, 2003

- The raffle draws will be held in the following locations:

Northeast Luzon - PSPC San Fernando LPG Depot, Mac Arthur Highway, Brgy. Sindalan, San Fernando, Pampanga
Northwest Luzon - PSPC Rabon LPG Depot, Rabon, Rosario, La Union
Central Luzon - PSPC San Fernando LPG Depot, Mac Arthur Highway, Brgy. Sindalan, San Fernando, Pampanga
North Metro - PSPC Valenzuela LPG Depot, Tatalon St., Barrio Ugong, Valenzuela, Metro Manila
Central Metro - PSPC Pandacan Installation, Jesus St., Pandacan, Manila
South Metro - PSPC Pandacan Installation, Jesus St., Pandacan, Manila
Southern Tagalog - PSPC Alaminos LPG Depot, Km. 71 Maharlika Highway, Brgy. San Juan, Alaminos, Laguna
Bicol - PSPC Pamplona LPG Depot, National Highway, Pamplona, Camarines Sur
Cebu/Bohol - PSPC Cebu Regional Sales Office, Unit 901, Keppel Center, Cardinal Rosales Ave. cor. Samar Loop, Cebu Business Park, Cebu City
Western Visayas - PSPC Lapus Installation, La Paz, Iloilo City
Samar/Leyte - PSPC Anibong LPG Depot, Rawis, Anibong, Tacloban City
North Mindanao - PSPC Villanueva LPG Depot, PHIVIDEC Compound, Villanueva, Misamis Oriental
South Mindanao - PSPC Sasa Installation, Sasa, Cotilipan, Davao City

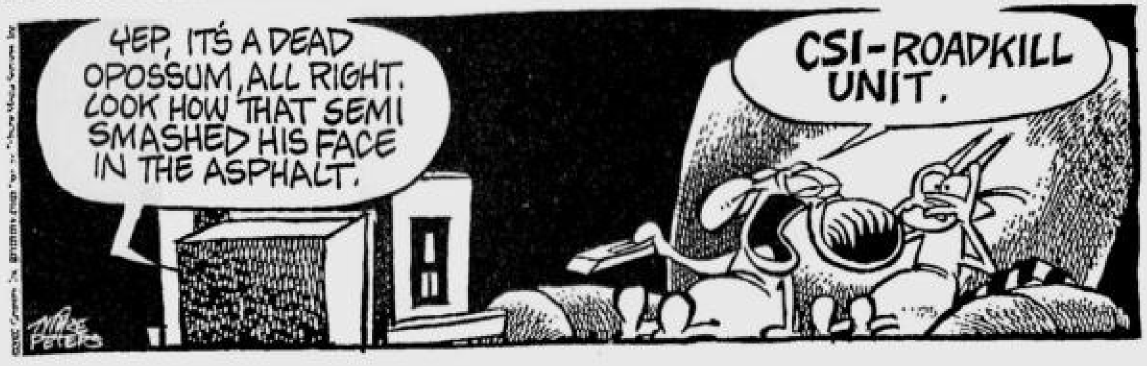
- Draws will be made in the presence of a DTI representative and Shellane officers.
- Winners will be notified through registered mail.
- Winners can claim their prize(s) from the nearest Shellane distributor showroom.
To claim prize(s), winners must present the registered notice together with the claim stub and at least one valid ID.
- Prizes not claimed within 60 days from receipt of notification shall be forfeited in favor of Pilipinas Shell Petroleum Corporation with prior approval of DTI.
- All employees of Pilipinas Shell Petroleum Corporation, all Shellane distributors, the advertising agency including their relatives up to the 2nd degree of consanguinity or affinity are disqualified from joining the promotion.

Per DTI-NCR Permit No.3510 Series of 2002

· PHILIPPINE DAILY INQUIRER ·
ComicRelief
e-mail feedback at arts@inquirer.com.ph

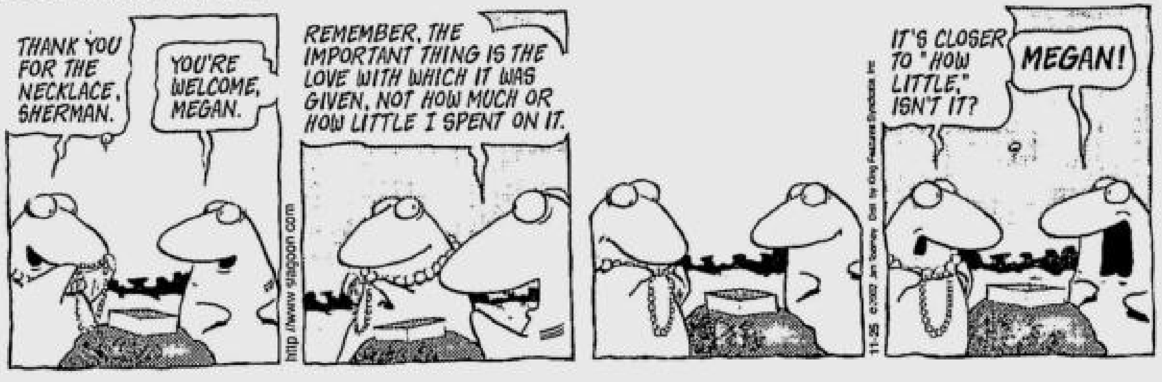
MOTHER GOOSE AND GRIMM

BY MIKE PETERS


YEP, IT'S A DEAD OPOSSUM, ALL RIGHT. LOOK HOW THAT SEMI SMASHED HIS FACE IN THE ASPHALT.
CSI-ROADKILL UNIT.
MIKE PETERS

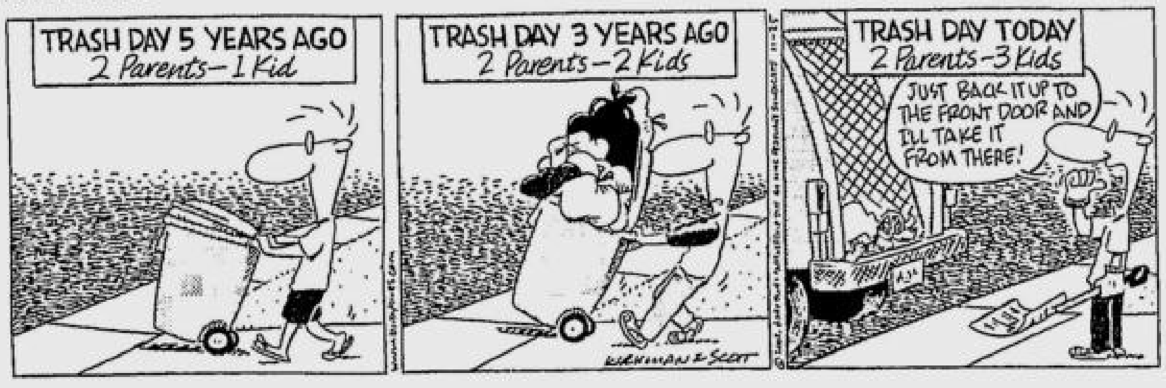
SHERMAN'S LAGOON

BY JIM TOOMEY


THANK YOU FOR THE NECKLACE, SHERMAN.
YOU'RE WELCOME, MEGAN.
REMEMBER, THE IMPORTANT THING IS THE LOVE WITH WHICH IT WAS GIVEN, NOT HOW MUCH OR HOW LITTLE I SPENT ON IT.
IT'S CLOSER TO "HOW LITTLE," ISN'T IT?
MEGAN!
http://www.slagoon.com

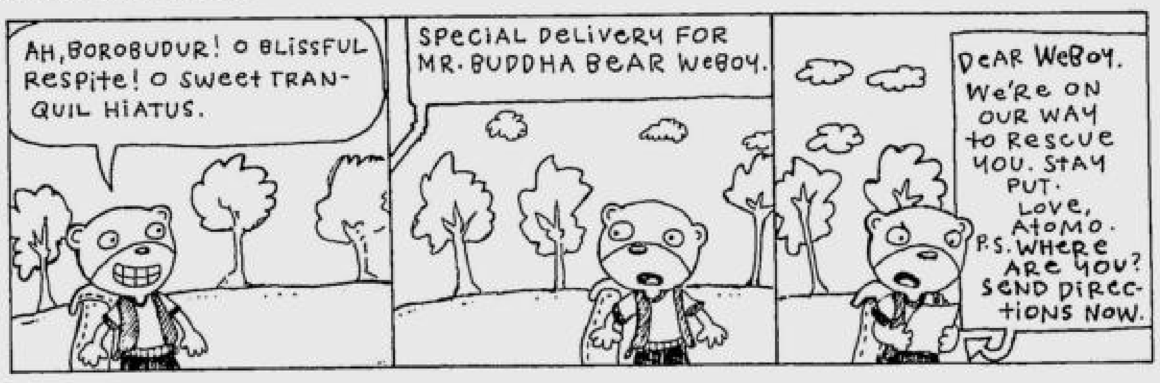
BABY BLUES

BY JERRY SCOTT


TRASH DAY 5 YEARS AGO
2 Parents—1 Kid
TRASH DAY 3 YEARS AGO
2 Parents—2 Kids
TRASH DAY TODAY
2 Parents—3 Kids
JUST BACK IT UP TO THE FRONT DOOR AND I'LL TAKE IT FROM THERE!
KIRKMAN & SCOTT

ATOMO AND WEBOY

BY LYRA GARCELLANO


AH, BOROBUDUR! O BLISSFUL RESPITE! O SWEET TRANQUIL HIATUS.
SPECIAL DELIVERY FOR MR. BUDDHA BEAR WEBOY.
DEAR WEBOY. WE'RE ON OUR WAY TO RESCUE YOU. STAY PUT. LOVE, ATOMO. P.S. WHERE ARE YOU? SEND DIRECTIONS NOW.

HOROSCOPE

BY EUGENIA LAST

CELEBRITIES BORN ON THIS DAY: Christina Applegate, John F. Kennedy Jr., John Larroquette, Amy Grant

Happy Birthday: Prepare to think fast and proceed forward with great speed this year. Be shrewd and rid yourself of whatever is holding you back. Your accuracy will be uncanny and will win you the support you need to advance. Implement your talents and your ideas and watch them mushroom into something terrific. Your numbers are 3, 8, 19, 26, 33,

ARIES (March 21-April 19): You will attract romantic partners with your charismatic personality and your energetic approach to life. Don't tell someone you love him/her if you aren't sure that you do.

TAURUS (April 20-May 20): Friends or relatives may interfere with your personal objectives. If you need some advice, try to find someone who is impartial and who is aware of your situation.

GEMINI (May 21-June 20): This will not be the day to take chances. Lock your money up where it's safe. Stay out of stores where you might be enticed to spend on household items. Make sure that legal affairs are in order.

CANCER (June 21-July 22): Your home environment appears to be extremely active. Plan your day carefully if you wish to dodge any setbacks. Make a list of priorities.

LEO (July 23-Aug. 22): Difficulties with authority figures will surface. Be diplomatic so that you don't antagonize someone, but don't allow anyone to curtail your freedom.

VIRGO (Aug. 23-Sept. 22): Problems with groups may be upsetting. The only person you can really know and help is yourself. Put an effort into self-improvement. You will be successful.

LIBRA (Sept. 23-Oct. 22): Put your efforts into getting your own work done and refrain from interacting with peers who are just wasting time. Stay focused and you will please everyone around you.

SCORPIO (Oct. 23-Nov. 21): You may find that your emotional partner is feeling a little rejected. Unless the two of you start to communicate, there could be problems. Secret affairs could develop with someone at work.

SAGITTARIUS (Nov. 22-Dec. 21): Don't donate too much time or cash to organizations. You may find that you are being taken advantage of. Added responsibilities or demands may be inevitable. Make sure your priorities are straight.

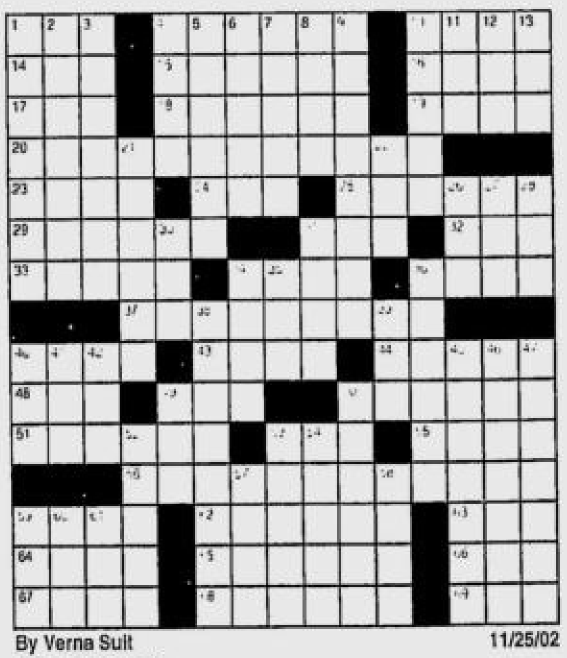
CAPRICORN (Dec. 22-Jan. 19): Ask for favors but offer something in return. You can get involved in your own business or a partnership successfully. This is an excellent time to turn your dreams into reality.

AQUARIUS (Jan. 20-Feb. 18): Secret communication may be undermining your reputation. Don't let others know your thoughts or what you're up to. For the time being, focus on what you are trying to accomplish.

PISCES (Feb. 19-March 20): Creative courses will raise your earning potential and lead to a successful enterprise. Don't go halfway; follow your ideas through to completion. Socialize with friends who can offer you mental stimulation.

Birthday Baby: You will be interested in so many different things that it will be difficult for you to decide what you should pursue. You'll need to be careful not to spread yourself too thin and become a jack-of-all trades and master of none.

DAILY CROSSWORD



By Verna Suit
Silver Spring, MD

11/25/02

ACROSS
1 Hay storage
4 Trousers measurement
10 Clarinetist Artie
14 Important time
15 Canal site
16 Scrabble piece
17 Way in: abbr.
18 Become disenchanted with
19 Surrounded by
20 Abbott & Costello USAF movie
23 To be in Toulon
24 Suppositions
25 Threw out
29 Soaks
31 Smallest bit
32 Guitar cousin, briefly
33 __ colla
34 Knife
36 Track gathering
37 Abbott & Costello USN movie
40 Lendl or Pavlov
43 Long times
44 Customs
48 Infielder Ripken
49 WWII craft
50 Use a sponge
51 "Billy __"
53 Lung filler
55 Ms. Swenson
56 Abbott & Costello AUS movie
59 Winged wader
62 Oxygenize
63 Picnic invader
64 __ it out (fight)
65 Fishing nets
66 IV times XIII
67 Arabian gulf
68 Sign up
69 Part of a min.

DOWN
1 Most easily imposed on
2 Saxophonist Coleman
3 Plant tender
4 __ dixit
5 Judd and Campbell
6 Extinguish
7 British peers
8 Island off China
9 Prairie Province
10 Male deer
11 The man just mentioned
12 __ Baba
13 Unite
21 Look from without
22 "To Have and Have __"
26 Take to court
27 __ out (scrape by)
28 Mil. unit
30 Trash in a review
31 Van Eyck and Vermeer
34 Worn out
35 Decade count
36 Short sight
38 Trial balloon
39 Citadel's rival: abbr.
40 Chill
41 Actor Kilmer
42 Still and __
45 Vacation places, often
46 Wife of Napoleon III
47 Convulsive
49 With 60D, duo of this puzzle
50 Pens
52 "Hedda Gabler" playwright
53 Taxing month
54 Qom resident
57 Eager
58 Waistcoat
59 Peak on Crete
60 See 49D
61 '50s president

Saturday's Puzzle Solved

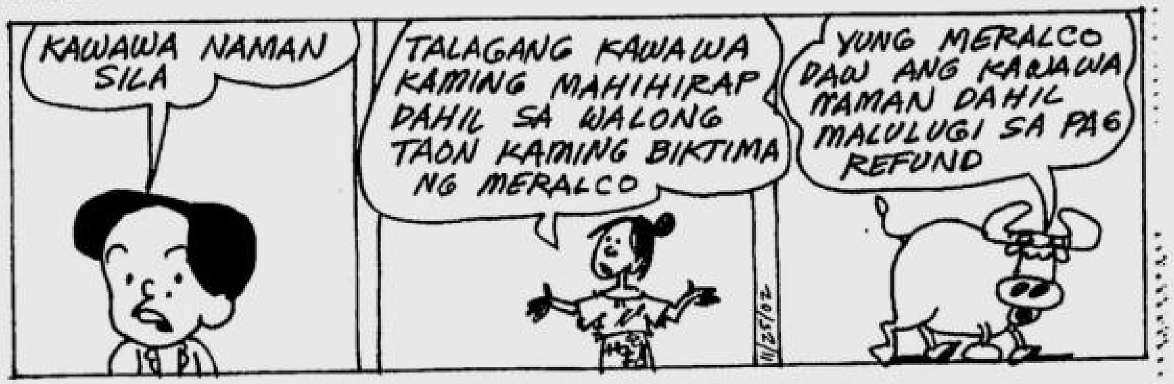
D	A	M	S		P	R	O	F		I	S	L	A	M
E	R	O	O		H	A	I	R		N	O	O	S	E
V	I	D	A		O	G	L	E		T	R	A	P	S
E	Z	E	K	I	E	L		S	H	E	A	T	H	S
L	O	S		N	B	A		C	I	R		H	A	I
O	N	T		T	E	N	S	O	R	S		E	L	L
P	A	Y	E	E			T	E	A	P	A	R	T	Y
			T	R	A	D	E	S	M	E	N			
C	A	S	H	M	E	R	E			R	A	I	D	S
O	D	E		I	R	O	N	I	E	S		G	I	N
N	O	V		S	I	P		O	L	E		N	A	E
G	R	E	A	S	E	D		D	I	D	T	I	M	E
E	N	N	U	I		E	M	I	T		A	T	O	Z
S	E	T	T	O		A	C	N	E		R	E	N	E
T	R	Y	O	N		D	I	E	S		O	D	D	S

(C)2002 Tribune Media Services Inc
All rights reserved

11/25/02

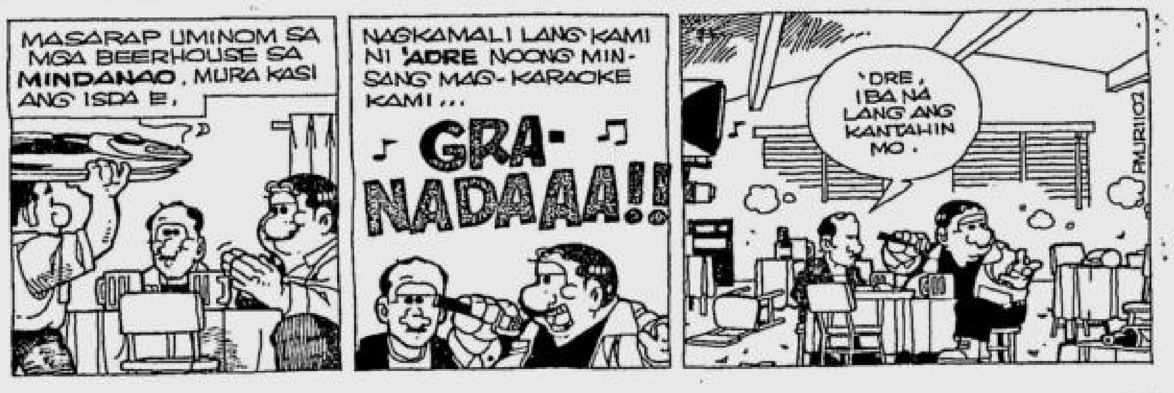
A. LIPIN

BY JESS ABRERA


KAWAWA NAMAN SILA
TALAGANG KAWAWA KAMING MAHIHIRAP DAHIL SA WALONG TAON KAMING BIKTIMA NG MERALCO
YUNG MERALCO DAW ANG KAWAWA NAMAN DAHIL MALULUGI SA PAG REFUND
11/25/02

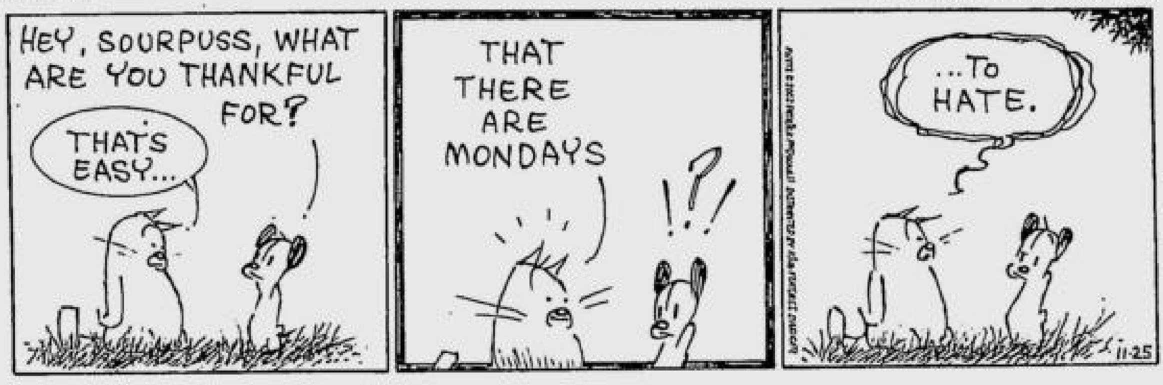
PUGAD BABOY

BY P.M. JUNIOR


MASARAP UMINOM SA MGA BEERHOUSE SA MINDANAO, MURA KASI ANG ISDA E.
NAGKAMALI LANG KAMI NI 'ADRE NOONG MINSANG MAG-KARAOKE KAMI...
GRA-NADAAA!!
'DRE, IBA NA LANG ANG KANTAHIN MO.

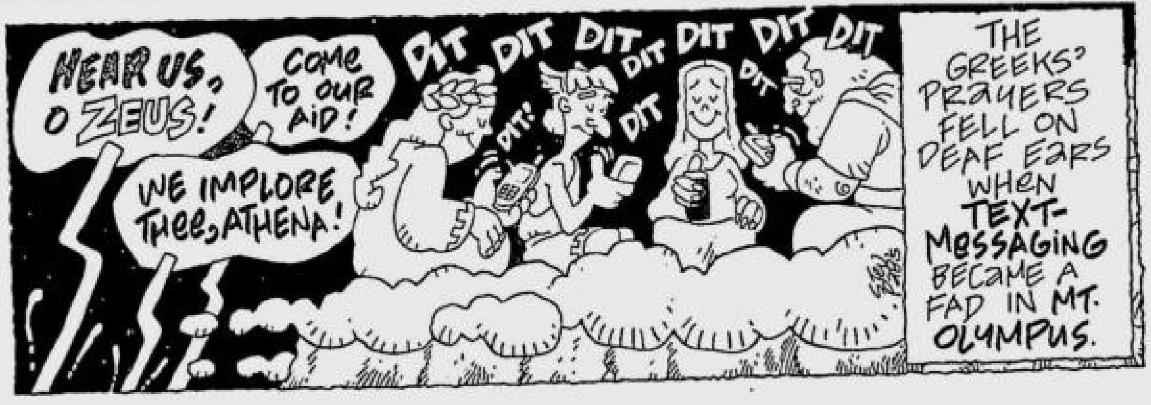
MUTTS

BY PATRICK McDONNELL


HEY, SOURPUSS, WHAT ARE YOU THANKFUL FOR?
THAT'S EASY...
THAT THERE ARE MONDAYS
!?!
...TO HATE.
11-25

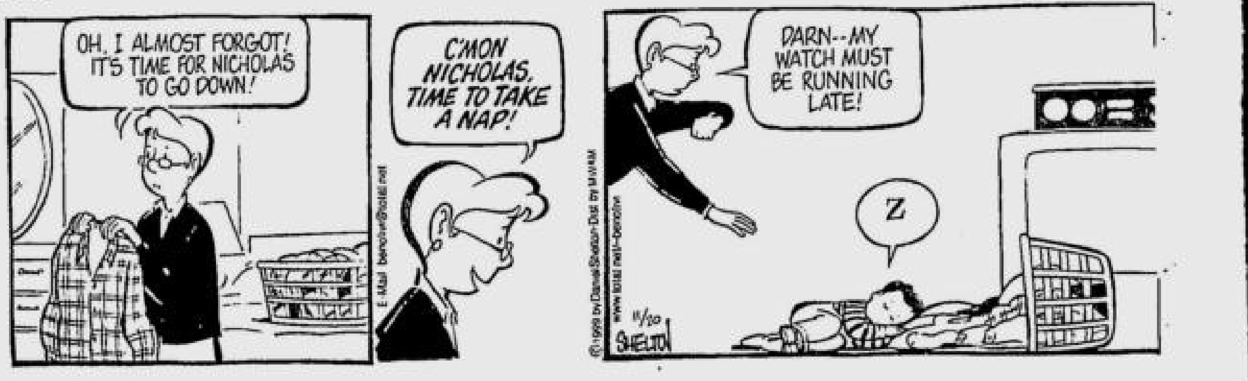
DIVINE COMEDY

BY STEVEN PABALINAS


HEAR US, O ZEUS!
COME TO OUR AID!
WE IMPLORE THEE, ATHENA!
DIT DIT DIT DIT DIT DIT DIT DIT DIT DIT
THE GREEKS' PRAYERS FELL ON DEAF EARS WHEN TEXT-MESSAGING BECAME A FAD IN MT. OLYMPUS.

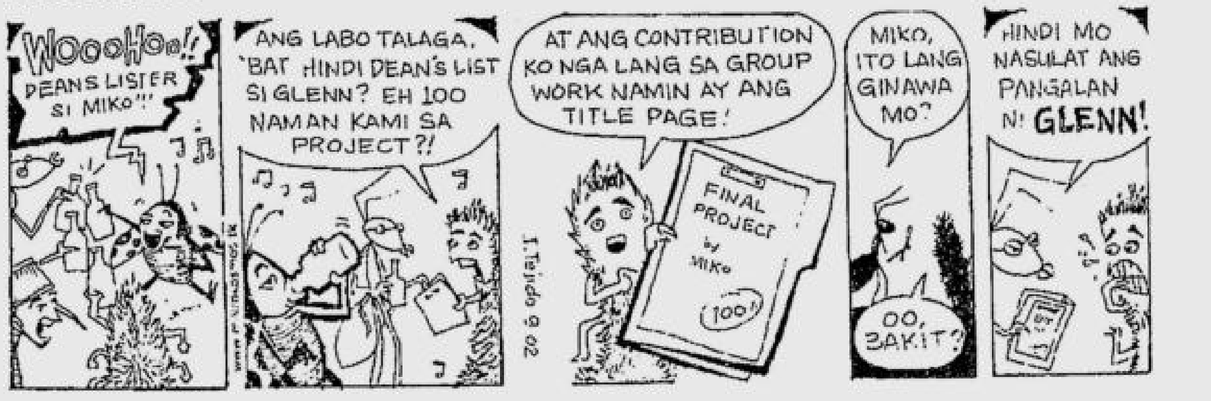
BEN

BY DANIEL SHELTON


OH, I ALMOST FORGOT! IT'S TIME FOR NICHOLAS TO GO DOWN!
C'MON NICHOLAS, TIME TO TAKE A NAP!
DARN--MY WATCH MUST BE RUNNING LATE!
Z
SHELTON

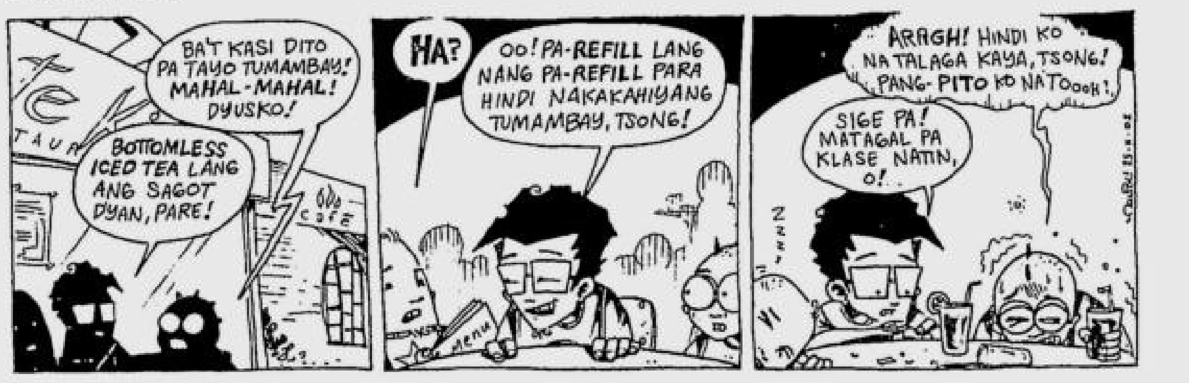
MIKROKOSMOS

BY JOMIKE TEJIDO


WOOOHOO!! DEANS LISTER SI MIKO"!
ANG LABO TALAGA. 'BAT HINDI DEAN'S LIST SI GLENN? EH 100 NAMAN KAMI SA PROJECT?!
AT ANG CONTRIBUTION KO NGA LANG SA GROUP WORK NAMIN AY ANG TITLE PAGE!
FINAL PROJECT by MIKO
100!
MIKO, ITO LANG GINAWA MO?
OO, BAKIT?
HINDI MO NASULAT ANG PANGALAN N' GLENN!
J.Tejido 9.02

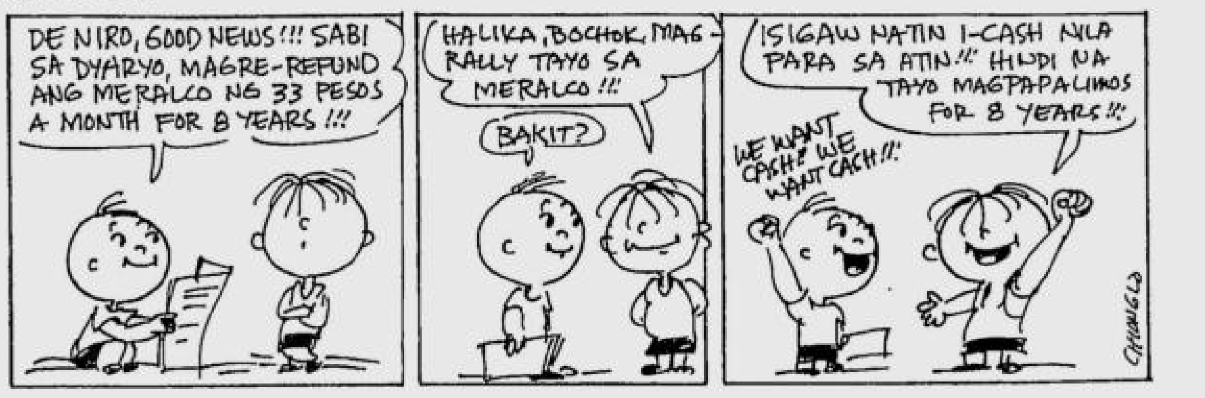
KIKO MACHINE

BY MANIX ABRERA


BA'T KASI DITO PA TAYO TUMAMBAY! MAHAL-MAHAL! DYUSKO!
BOTTOMLESS ICED TEA LANG ANG SAGOT DYAN, PARE!
HA?
OO! PA-REFILL LANG NANG PA-REFILL PARA HINDI NAKAKAHIYANG TUMAMBAY, TSONG!
ARRGH! HINDI KO NA TALAGA KAYA, TSONG! PANG-PITO KO NA TOoooH!
SIGE PA! MATAGAL PA KLASE NATIN, O!
ZZZZ

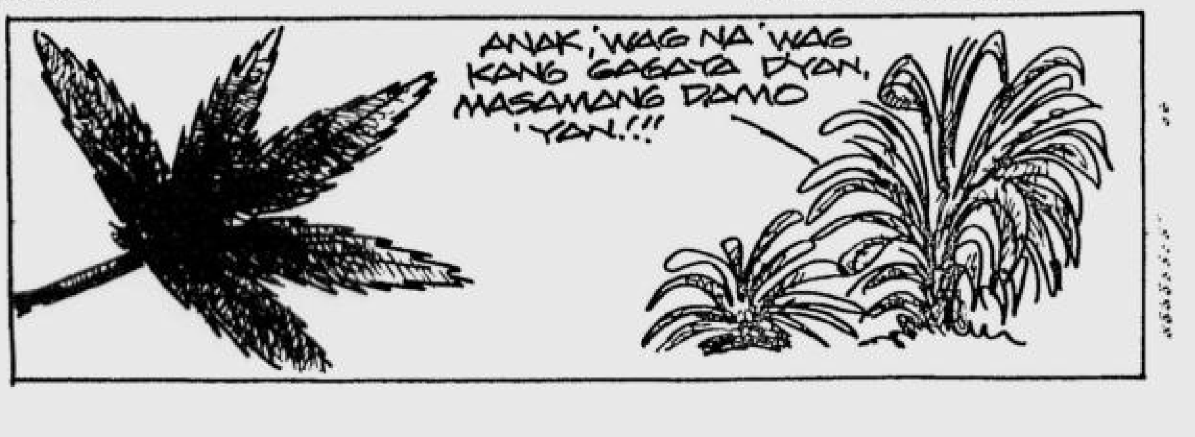
LOVEKNOTS

BY ELIZABETH CHIONGLO


DE NIRO, GOOD NEWS!!! SABI SA DYARYO, MAGRE-REFUND ANG MERALCO NG 33 PESOS A MONTH FOR 8 YEARS!!!
HALIKA, BOCHOK, MAG-RALLY TAYO SA MERALCO!!!
BAKIT?
ISIGAW NATIN I-CASH NILA PARA SA ATIN!!! HINDI NA TAYO MAGPAPALIMOS FOR 8 YEARS!!!
WE WANT CASH! WE WANT CASH!!!
CHIONGLO

TULDOK

BY PAPU AND TATUM MILAMBILING


ANAK, WAG NA WAG KANG GAGAYA DYAN, MASAMANG DAMO 'YAN!!!

DIRECTOR Chris Columbus, Emma Watson, Robbie Coltrane, Daniel Radcliffe, Rupert Grint, Jason Isaacs and producer David Heyman

Producer David Heyman is the man in charge of bringing the Hogwarts books to the screen. Now that the second one is out, Heyman, in an exclusive with the Inquirer, turns his thoughts to Harry's future

RUPERT Grint

The man with the 'Harry Potter' plan

From page F1

close bond with J.K. Rowling, the author of the "Potter" books, and he has apparently gained her utmost trust.

"I made a promise to be faithful to her and I'm a man of my word. It means the world to have her seal of approval. She's the most generous collaborator."

In fact, Rowling only met with them once during the making of the second movie.

Shooting "Chamber" required that Heyman, screenwriter Steven Kloves and director Christopher Columbus make certain adjustments.

"We had 900 visual effects shots in this film. In the first film, we were shooting Quidditch four months before the film's release. For this film, we put many of the special effect shots earlier in the shooting schedule so we'd have more time to work on them."

Aside from the faster pace, "Chamber" is visibly a little more foreboding. Heyman explains it was a deliberate decision.

"There are two reasons. First, the second book really is a bit darker than the first. Had we not made the film a little darker than the first, I think we would have been criticized. Two, you always try to raise the ante a bit, make the action sequences a bit more dynamic, a bit scarier."

Growing-up problem

He also sees no problem that his three lead actors (Daniel Radcliffe, Rupert Grint and Emma Watson) are all growing up even as they shoot the movies.

"The great thing is that each book deals with a different year at the school. Dan is 13 and Harry is 13 in Book Three."

The producer was also quite happy to see the return of stalwarts Alan Rickman (Prof. Severus Snape), Dame Maggie Smith (Prof. Minerva McGonagall), Robbie Coltrane (Rubeus Hagrid) and the late Richard Harris (Prof. Aldus Dumbledore).

Heyman thinks that audiences who have not yet seen the first movie won't have any problem understanding the second one.

"You have a sense of the dynamic," he tells the INQUIRER. "I think that you immediately begin to sense the bond between him with Hermione and Ron. Even for those who haven't seen the first film, those relationships will be understandable and appealing. We ourselves were able to be faithful to the books without having to set up as much. I think one of the advantages of this film is that so much of the world is already set up, so we can dive right into it. In the first part, Harry is highly reactive. In this one, he's more proactive. He's much more heroic, physical and active in this one."

Despite the fact that "Chamber of Secrets" is actually longer than the first movie, Heyman believes that the film's younger fans won't have a problem keeping up with it.

"I think we underestimate children in many ways. You see children reading these books and it's a long book, and kids read them voraciously," he explains. "I think children have more patience in that respect than adults. My hope is the film will appeal to children of all ages."

The scripts have also become a magnet for A-list talents. Heyman admits he gets calls from agents all time—agents interested to have their top clients appear in the wildly popular series. He also doesn't deny that Brit actor Hugh Grant was considered for the role of Defense against the Dark Arts teacher Gilderoy Lockhart, a role that eventually went to thespian Kenneth Branagh.

"Hugh Grant's name did come up," Heyman clarifies. "But Ken just seemed so great for the part. I think he embraced the narcissism brilliantly. I think Lockhart could have been a one-note character, but Ken didn't play him that way."

Pleased with Radcliffe

The producer is also very pleased with how well leading man Radcliffe had adapted to the life of a star.

"What's amazing is that Dan spends every weekend with his friends. We made a conscious effort to bring some of them to the set so they could see the world that he's part of. He did very well in his exams, passed his comprehensives, is now at a new school and is doing very well. He's kept many of his friends and made many new ones."

With the Warner Bros. movie released on Nov. 13, Heyman is now concerned with the third movie based on "Harry Potter and the Prisoner of Azkaban."

There is a lot to do with that movie. Columbus will no longer be directing it, and there will also be a break of at least a year before another "Harry Potter" movie comes out. But Heyman is not worried.

"All the cast has signed up for the third film," he assures. "I'm concentrating on releasing the second and on the production of the third film. We'll be starting shooting in February or March next year and, right now, we're in the middle of pre-production, doing storyboards and such. The only thing we're not doing is shooting."

He is also very happy about Alfonso Cuaron, Columbus' replacement as director.

"He made several wonderful films like "Love in the Time of Hysteria," "A Little Princess" and, recently, "Y Tu Mama Tambien."

EMMA Watson

"It seems like a strange choice, but for me it's an obvious choice. In a way, what 'Tambien' is about is that it's a very compassionate story, and that's important in a way. There are many themes in 'Tambien,' but one that's very pertinent is the notion of living every moment as if it's your last. Two, it's about the last moments of being a teenager. It deals with the complexities of teenage life. When you're a teenager, you feel like it's going to last forever when it's not. Your friends, your girlfriend, it doesn't last.

"'Harry Potter and the Prisoner of Azkaban' is about the first blushes of being a teenager. It's about that moment when you begin to realize that the demons are not from without but from within. Cuaron handled that brilliantly. He shows a very keen understanding of what it means to be a teenager and the various nuances of teenaged life. If you look at 'A Little Princess,' it was full of magic, wonder and boundless imagination. That, too, to me, is a fundamental part of 'Harry Potter.' For me, he's the perfect choice. Jo Rowling doesn't have to approve of him, but she does approve of him."

Now that Rowling is taking her time to finish the fifth book ("Harry Potter and the Order of the Phoenix" won't be on shelves for at least another year), Heyman is hopeful that he will be able to make all seven movies from the seven books that will purportedly make up the series.

"Let's hope we get to make all of them, as we have a deal for them."

But he remains cautiously optimistic. "I really have no idea. The first movie did very well, so let's see how long it sustains itself."

EMMA Watson, Daniel Radcliffe and Rupert Grint

Kung alam ng anay ang TUNAY na Matwood,

Dapat alam niyo rin.

Siguraduhin bago bumili!
Ang original na MATWOOD ay:
☑ May Dark Mahogany finish
☑ May orange end paint
☑ May Matwood seal

The Anti-Anay Wood!
MATWOOD
FRAMINGS & MOULDINGS

Vacuum Treated with Solignum
Matwood uses organic preservative to treat all its wood
10-YEAR WARRANTY*
*Subject to the terms of the warranty certificate
TOLL FREE 1-800-10-MATWOOD 6 2 8 9 6 6 3
or call 363-5925 (within Metro Manila)

One enchanted Italian evening

By Grace Shangkuan Koo
Contributor

Fire and fury, passion and drama, at the 40th anniversary . of the Philippine-Italian Association

"*NESSUN dorma* (None shall sleep)," sings Calaf in "Turandot," and no one did in a recent evening of music, food and wine that celebrated the 40th anniversary of the Philippine-Italian Association at the Cultural Center of the Philippines.

The "Una Notte d'Incanto" ("One Enchanted Evening") concert presented pianist Cecile Licad, singers Nolyn Cabahug and Camille Lopez, and the Philippine Philharmonic Orchestra under the baton of Italian conductor Ruggero Barbieri.

Fire and fury

The evening was a showcase of fire and fury, of passion and drama—qualities Italians are known for.

Lopez, whose unique voice is both mezzo in quality and soprano in range, sang Puccini's "Un bel di'vedremo" with refinement and elegance.

Cabahug, slimmed down and looking handsome in a black suit, faced the challenge of singing "Nessun Dorma" (identified with The Three Tenors), and he succeeded with his clear and distinct rendition.

Lopez and Cabahug could have built up their crescendos more fully and held their final notes a bit longer, but in the end they did deserve their bravos.

The PPO stood out that night with their serene rendition of Mascagni's "Cavalleria Rusticana," a short piece consistently included in compilations of classical music.

The exquisite strings and the clear articulation of the harp (played by Lourdes de Leon) stirred in me tranquil, nostalgic feelings.

Breathless from Licad

With strength and sensitivity, Licad once again left the audience breathless with her performance of Rachmaninoff's Rhapsody on a theme of Paganini.

CECILE Licad can't satisfy calls for encore.

(Her 1983 recording of this, and Rachmaninoff's Piano Concerto No. 2, with the Chicago Symphony Orchestra under Claudio Abbado, made it to the Billboard Charts.)

Paganini's theme, technically demanding and exacting, was suitably matched by Cecile's musical prowess.

It has always been a problem for me, when it comes to Cecile's concert, whether to choose seats on the left or right side of the auditorium.

From the left, one can watch her swift, strong fingers; from the right, one witnesses her ecstatic, tormented face. Both views are a delight to watch—a visualization of the stillness in control and the tension about to erupt.

If Michelangelo had to study the corpses to perfect the anatomy—the veins and muscles—of his marble sculptures, one should observe Licad and appreciate how intense her muscles work as she paints each line and color of music.

Her hair tumbled to rhythm, her foot stressed an accent, her lips munching with the melody, and her eyes closed to the world, she played like there was nothing else more crucial in life.

And when the resources of the instrument were tasked to their utmost, the piano keys seemed to be too few for her virtuosity.

Alas, her music was never enough for our ears—not even after four encores!

E-mail the author at grace@koo.org

UP group presents Filipino translation of 'JB'

DULAANG UP, the University of the Philippines' official theater company, will present Archibald Macleigh's "JB" on Nov. 27, 7 p.m., at the Wilfrido Ma. Guerrero Theater, Palma Hall, UP Diliman, QC.

The show, which will will highlight the company's 27th theater season, was translated into Filipino by Virgilio S. Almario, poet-critic who is also known as Rio Alma.

"JB", a modern retelling of the story of Job, is one of the outstanding works of the century as verse, drama and an spiritual inquiry. The story of Job is not so much a quest for an answer to the problem of suffering as a search for God. But it is no idle question about God's existence or rational reflection about justice and evil. It is a probing for God in the midst of human existence that denies God's being.

Dulaang UP's "JB" has a powerful cast that includes Behn Cervantes, Ogie Juliano, Teroy Guzman, Frances Makil-Ignacio, Seri La Rosa, Ricky Baizas, Fermin Villages and Marivic Abalos. Amiel Y. Leonardia directs and designs the production.

"JB" will run for three weeks Wednesday through Sunday, with matinees during weekends and evening shows on weekdays. Show schedule is: Nov. 28-29, Dec. 4, 5, 6,11, 12, and 13 at 7 p.m.; Nov. 30, Dec. 1, 7, 8, 14 and 15, at 10 a.m. and 3 p.m.

Call 926-1349, (0920) 518-1466 or (0917) 540-4050. E-mail dulaangup@yahoo.com or visit the DUP Office at Palma Hall 136, UP Diliman, QC.

Nat'l Dance Drama finals on Nov. 29

THE INTERNATIONAL Organization of Folk Art (IOFA) is holding the National Dance Drama Competition finals at the Bulwagan Francisco Balagtas (Folk Arts Theater) on Nov. 29, 1-5 p.m.

Presented by the Unesco, National Commission for Culture and the Arts (NCCA) and the Cultural Center of the Philippines, this dancefest showcases the best in Philippine folk culture as performed by 15 regional winners.

Representing the various regions are:

Lubon Elem. School, Mt. Province (CAR); Mariano Marcos Memorial Elem. School, Batac, Ilocos Norte (Region 1); Andres Bonifacio Elem. School, Diffun, Quirino (Region 2); Abangan Norte Elem, School, Marilao, Bulacan (Region 3); Imus Pilot Elem. School and Anabu Elem. School, Cavite (Region 4);

Nabua West Central School, Camarines Sur (Region 5); San Jose, N. Yabut and Cembo Elem. Schools, Makati City (NCR); Silay South Elem. School, Silay City, Negros Occ. (Region 6); Pusok Elem. School, Lapu-lapu City, Cebu (Region 7); Sto. Niño SPED Center, Tacloban City, Leyte (Region 8);

Estaka Central School, Dipolog City, Zamboanga del Norte (Region 9); South 1-A Central School, Iligan City (Region 10); Magallanes Elem. School, Davao City (Region 11); General Santos City SPED Integrated School (Region 12); Maguidanao Elem. School, Sultan Kudarat (ARMM).

Look whose photo has just won prizes worth thousands!

Look who's reading.

An Inquirer Photo Contest in support of Visine: Read to Lead

Congratulations on your winning shot!

Week 6 winner:
Pepito Frias
Apt. A, Lot 23, Block 51, Karangalan Drive,
Karangalan Village, 1900 Cainta, Rizal

Bonus. It looks like these boys have a keen interest in the magazine they are reading.
In this village in Cardona, Rizal, young and adult people are busy doing their chores, mostly fishing.
Reading, especially a rare magazine, is a bonus to their daily chores.

Thousands' worth of gift packs...gift certificates...and cash prizes for your winning photo!

WEEKLY PRIZES
• P3,000 worth of Gift Certificates from National Book Store • Visine Eye Drops gift packs from Pfizer • Gift Pack from Philippine Daily Inquirer

GRAND PRIZES
1st Prize: P15,000 in cash and gift certificates* • 2nd Prize: P10,000 in cash and gift certificates* • 3rd Prize: P5,000 in cash and gift certificates*
1 year supply of selected Pfizer products • 1 year subscription of Philippine Daily Inquirer

* Half in cash and half in Gift Certificates from National Book Store

Contest Mechanics:

1. This photo contest is open only to amateur photographers.
2. Submit a photo in 5R size if print, or 300 dpi if digital (in disk), featuring a person or a group of people reading books, magazines and newspapers in unusual poses, situations or places. Or photos that best capture the theme: "Reading is the most effortless and affordable way to gain knowledge or be entertained and can be done by anyone, anywhere and anytime."
3. Photos must be accompanied by a short caption of not more than 50 words describing the scene depicted in the photo. Entries should also have the sender's name, age, address, telephone number and school/office.
4. One winner will be chosen weekly from October 18 to December 16 and will have their photos featured in Philippine Daily Inquirer's Lifestyle section.
5. All 10 weekly winners (1 winner per week for 10 weeks) qualify for the grand draw. First, second and third prizewinners will be announced and photos will be published again on the last week of the promo on December 23, 2002.
6. Criteria:
   - Creativity
   - Originality/Uniqueness of Photo
   - Adherence to the Promo Objective
7. Mail entries to:
   "Look Who's Reading" Contest
   c/o Corporate Relations Office
   Philippine Daily Inquirer
   Chino Roces Avenue
   Corner Yague and Mascardo Sts.
   Makati City
8. Only entries received from October 7 to December 10, 2002 will be included in the weekly contest. Winners can only win once in the weekly contest.
9. Only one photo per entry will be accepted. Duplicate entries will be treated as one entry and will be attributed to the first sender.
10. Photos must be original and not manipulated. Pictures submitted in print should ideally be sent in with negatives. Photographer must have obtained the consent to photograph subjects, venues and other details in photo. Philippine Daily Inquirer, Visine (Pfizer) and National Book Store will not be liable for any legal or civil complaint/suit that may arise from unauthorized publishing of photos submitted.
11. Organizers reserve the right to determine the validity of entries submitted. All entries received become the property of Philippine Daily Inquirer.

Contest period: October 7 to December 16, 2002

Reading. It's a real trip. Philippine Daily Inquirer
Tetrahydrozoline HCl Visine Read to Lead
In cooperation with National Book Store

Life begins for 40-year-old choral group

The UP Concert Chorus 'tells' its stories in an anniversary show

By Antonio Hila
Contributor

THE UNIVERSITY of the Philippines Concert Chorus (UPCC) celebrates its 40th anniversary this year with "Korus... Kwento ng Kwarenta," 7:30 p.m., Nov. 28, at the UP Abelardo Hall, and 8 p.m., Nov. 29, at the Philamlife Theater.

With Prof. Janet Sabas-Aracama conducting, the UPCC will sing Lucio D. San Pedro's "Suite Pastorale" and Ryan Cayabyab's "St. Michael Mass," among others. Popular singer and comedienne Nanette Inventor, a UPCC alumna, is the guest performer.

The program will showcase past and new songs from the different batches of the UPCC. The UPCC will do Filipino songs and popular hits in their signature style of choral performance, with fitting choreography, that has impressed audiences since Prof. Rey Paguio introduced it in the late '60s.

"My mission is to continue the tradition envisioned by the late Professor Paguio to perform not only in the usual stand-up manner, but also to interpret songs with a fusion of soulful passion... and organized movement," said Aracama in a press conference at Citrio Cafe on Timog Avenue.

"Many have yet to experience this choral style, which we feel we should share not only with our countrymen, but also with the rest of the world," she continued. Aracama has been conducting the UPCC for the last three years since the untimely demise of Paguio, her mentor in choral conducting.

At the press conference, the UPCC rendered a sampling of the repertoire for the concert: Roger Wagner's gospel song "Alleluia"; "Lord Have Mercy," an excerpt from Cayabyab's "St. Michael's Mass"; San Pedro's "Kaming Magmamani," specially arranged in 1975 by the late maestro for the UPCC; and the "Iddemdem Mallida," arranged by Elmo Makil. All the songs were rendered a capella.

The UPCC anniversary concert is presented in cooperation with Siemens, UP Office for Initiatives in Culture and the Arts (OICA), Citrio Restaurant, Air Philippines, UP College of Music, Philamlife, 98.7 DZFE and 99.5 RT.

Call the UP College of Music at 929-6963 or (0917)894-2782.

Kudos

Meanwhile, the Novo Concertante Manila, conducted by Arwin Tan, was the most awarded Filipino choir in the second International Choral Olympics in Busan, South Korea, in October.

The Filipino choir earned three gold diplomas from all the categories it joined, as well as the additional honor of "Winner of the Category" for topping the qualifying round in the Mixed Chamber Choir category, besting groups from Russia, Bulgaria, Taiwan, Malaysia, China and Korea.

In the championship rounds, the choir received a gold medal in the Mixed Chamber Choir category, a silver medal in the Musica Sacra a Capella, and another silver medal in the Folk Music a Capella category. It received a total of seven awards.

Also winners in the olympics were the San Beda College Chorale (champion and Olympic gold medalist—Young Male Choirs category), Mandaluyong Children's Choir (silver and bronze— Children's Choir category and Musica Contemporanea), the Philippine Normal University Chorale (two gold and one silver—Mixed Chamber Choir, Musica Sacra with accompaniment and Folk Music a Capella), Bikol Heritage Singers (one silver medal-Folk Music a Capella), De La Salle Voices (two silver diplomas) and the University of the Assumption President's Choir (one silver and a bronze diploma).

The Philippines was fourth in the competition participated in by 50 countries. Top winners were China, South Korea and Hungary.

The four-year-old Novo Concertante Manila, which is based in Casa Nueva Manila in Quezon City, is composed of young professionals and students from all over Metro Manila. It was originally conceived as a recital choir by its conductor, Arwin Tan, a magna cum laude graduate of the University of the Philippines College of Music, major in choral conducting.

The choir is also a member of the Madz et Al family, a network of choirs handled by members and alumni of the world-renowned Philippine Madrigal Singers that is the largest in the Philippines.

JANET Sabas-Aracama with Chorus

Folk dance costumes at Shangri-La Plaza

AS PART of its mission to bring culture and the arts to the malls, the Shangri-La Plaza and Baile Foundation showcase the magnificent costumes of the world-renowned Bayanihan Philippines Dance Company in an exhibit titled "Kasuutan" at the mall's third level, until Nov. 30.

"'Kasuutan' underscores Shangri-La Plaza's continuing efforts at promoting arts and culture as part of the total malling experience," says Shangri-La Plaza general manager Lala Fojas. "As such, we are not only presenting the exhibit of costumes but also bringing in the Bayanihan Philippines Dance Company itself to perform."

Eighteen sets of meticulously restored original as well as recreated costumes from the Bayanihan's collection are on display, highlighting the rich history and significant researches of this acclaimed dance troupe, which has taken international crowds by storm in its world tours since the '60s.

The costumes are part of the Kasuutan permanent collection at the Museo ng Maynila (some additional special pieces will only be shown in the Shang mall exhibit), which have been reconstructed or strongly influenced by leading couturiers to preserve the cultural legacy of the Bayanihan.

The exhibit will show the malling public the intricacies and painstaking research that goes into the production of the traditional Filipino costumes used by the Bayanihan in its signature dances. The costumes are creative representations of various Philippine dresses, adapted to performance by Bayanihan costume director Isabel Santos along with dance director, the late National Artist for Dance Dr. Lucrecia R. Urtula and music director National Artist for Music Dr. Lucrecia R. Kasilag.

The costumes are a handiwork of imaginative and exquisite craftsmanship, such as the Singkil Princess Costume made of gold silk jersey with scroll design, the top and long skirt encrusted with beads and pearls in lattice and accented with magenta jeweled stones. The costume comes with a *sarimanok* headdress of gold sequins and a gold lace veil.

Also featured are richly embroidered satin gowns with huge sequins, beads and flower appliques and peacock design, traced with beads in sea green, blue and green-gold, designed by the legendary Salvacion Lim-Higgins (and reconstructed by Mark Higgins) for the rigodon de honor; Kalinga costumes researched by choreographer Ramon Ubusan; the Dugso costume from Bukidnon, featuring appliqued stripes, geometric patterns and stylized animal motif.

The first and only one of its kind in the Philippines.

Q: Ka Ernie, totoo ba talaga na makakakuha kami ng life insurance basta 50-80 years old kami?

A: Garantisado!
With LIFE your acceptance is guaranteed!
No medical exams. No health questions.
For as low as P725 a month!

PHILAM DIRECT
Life
Lifetime Insurance For Elders

GUARANTEED ACCEPTANCE

BASTA 50-80 YEARS OLD KA!
No health questions. No medical exams.

Acceptance for anyone 50-80 years old – GUARANTEED!
- No health questions asked.
- No medical exams.

Low fixed premium for the rest of your life – GUARANTEED!
- Premium as low as P725/month.
- Other plans available for higher cash benefits.

Cash insurance benefits that do not decrease with age – GUARANTEED!
- Your cash benefits are based on your enrollment age and you are covered for life, as long as you continue paying your premium.
- Benefit is up to three times the coverage in the event of accidental death.

Earn cash values – GUARANTEED!
- The cash values will keep increasing year after year.

Money back in 30 days – GUARANTEED!
- If within 30 days from the day we receive your signed application form and payment you change your mind about your LIFE policy, simply write us and we'll immediately return your money to you in full.

Get these cash benefits for as low as P725/month!
- Amount of Sum Insured for natural death including illnesses is based on Enrollment Age.
- Only death by accident is covered before the second anniversary of the policy.

	50		55		60		65		70		75		80	
Coverage	Death by Illness	Accidental Death	Death by Illness	Accidental Death	Death by Illness	Accidental Death	Death by Illness	Accidental Death	Death by Illness	Accidental Death	Death by Illness	Accidental Death	Death by Illness	Accidental Death
Sum Insured	P159,411	P637,644	P120,452	P481,808	P91,414	P365,656	P68,950	P172,375	P50,421	P126,053	P36,314	P90,785	P25,541	P63,853

Underwritten by
PHILAM LIFE
AIG A Member of American International Group, Inc

Ref. No: IN022511

Our fully-trained Customer Representatives are ready to assist you.

Get LIFE now! Tawag na!
FREE CALL 1-800-1000-50-2-80
Monday to Friday, 8am to 8pm.

Please call (02) 860-2244 if you are a non-PLDT subscriber, a cell phone subscriber, or if you have any difficulty in contacting us on our 1-800 number.

New Touch Mobile Super Value SIM

Ang bigating SIM na magaan sa bulsa!

P170 lang

prepaid GSM
touch
mobile

- ✓ **Proven Bigatin!**
  245 phone book entries
  Store up to 30 messages
- ✓ **Proven Nationwide!**
  Over 2,300 cell sites nationwide
- ✓ **Proven Unique ang Services!**
  Voice Messaging
  Voice Info
  Karaoke Service
- ✓ **Proven Magaan sa Bulsa!**
  Low, low rates per minute ang calls*
  40 FREE text messages per month
  P170** lang ang SIM Pack!

touch
mobile

Togetherness within your reach.

Powered by:
GLOBE TELECOM

*Touch Mobile's all-day flat rate to all local and cell-to-cell calls. **Suggested Retail Price.

For more information, call 808 from Touch Mobile handsets (24-hour Hotline); toll-free 730-1500 from any local landline or visit *www.touchmobile.com.ph*

ASSOCIATION OF FOUNDATIONS

30th Anniversary

Aggie Pinili, Account Manager

sprojects@inquirer.com.ph

Aries Espinosa, Editor

Network of foundations continues to lend a hand

By Marlet D. Salazar

WHAT started out as mere research and a desire to learn and network with other not-for-profit organizations led to the creation of the pioneer foundation network in the Philippines. For three decades, the Association of Foundations has lived up to its vision of being a vibrant community of respected foundations working to create a better future for the Filipino.

The Association of Foundations (AF) serves as a link to local, national, and international foundations. It has become an instrument for members to find sources of funding for projects. Among its other tasks and services are capacity-building, databanking, networking, and advocacy. Finally, realizing its long-time dream, the Philippine Foundation Center (PFC)—the first in Southeast Asia—will be launched during AF's 30th anniversary celebration.

"AF's primary role is to assist member foundations to strengthen themselves to do their own mandate," says Judy Araneta-Roxas, chair of the AF board of trustees and the Gerry Roxas Foundation.

One of AF's main objectives is to help professionalize non-government organizations in the country. Besides offering seminars, another way is through its "Big Sister, Small Sister" program, wherein established and more experienced foundations help the neophyte or small members.

AF is the only heterogeneous NGO network in the country. Its members come from different sectors of the society. They could be corporate, family, educational and social development foundations, or grassroots organizations. These could be involved in education, science and technology, health, arts and culture, governance, social development, environment, conservation of wildlife, or agriculture. They could assist children, youth, women, fisher folk, peasants, etc. AF was once 10-strong. Now it has 128 members.

Looking back

"AF wouldn't be where it is now without the leadership of Judy Araneta-Roxas, Lydia Sarmiento-Enrile, Marissa Camacho-Reyes, and the active board of trustees," says AF founder Lolita Delgado-Fansler, president of Phinma Foundation and executive director of Ala-Ala Foundation. "The professional staff is also dedicated, competent, and resourceful."

> AF's networking has reached the smallest NGOs in remote areas as well as the newly formed organizations in Manila.

"When we first started as a loose federation more than 30 years ago, the word non-government organization was not yet coined, and there were no development management courses offered. I thought I could learn to professionalize my own foundation (Ala-Ala) from older, more established foundations." From the 50 or so foundations listed as tax-exempt by the National Science Development Board (NSDB), she invited 15 men to meet regularly. They discussed ways to improve the quality of their programs and services, shared their expertise, and talked about common problems. Eventually, the Association of Foundations was incorporated.

It was during one of those meetings that she realized Philippine foundations differed from their US counterparts which were totally grant-making. "This means they give money to people who knock on their doors," says Delgado-Fansler.

Here, foundations are classified.as: grant-making; operating (they envision the project, run it, and support it); and a mixture of both. Most Philippine foundations are operating, and the smallest number are grant-making.

Plans for the future

AF's networking has reached the smallest NGOs in remote areas as well as the newly formed organizations in Manila. It has linked members to grant opportunities and counterpart-funding. It has served as capacity-builder, consultant, information-keeper, data gatherer, and advocate of key issues.

AF published the first Philippine Directory of Foundations, which was updated four times.

"Because AF's initiatives in developing databases, the Caucus of Development NGO Networks (CODE-NGO) tasked AF to research on Philippine NGOs and donors. With grants from Ford Foundation and Asia Foundation in 1998 we produced two resource books of social development NGOs and of development assistance in the Philippines," says incumbent president of AF Camacho-Reyes who represents the Philippine Center for Population and Development Inc.

It is a known fact that a big problem of NGOs then and now is funding for their projects. AF's publication tells people who the donors giving to Philippine NGOs are. "We do that as a service to our members and to others," Camacho-Reyes says. AF's data bank provides information about social development NGOs, donor institutions, and funding trends.

At present, one of the main projects of AF, with the assistance of Asia Pacific Philanthropy Consortium (APPC), is developing a country program on governance issues for non-profits towards a training and capacity building module for AF members and other Philippine NGOs.

AF has offered seminars on financial management, project proposal writing, project monitoring and evaluation to help its members. These capacity building workshops aim to professionalize the management of NGOs. "We want to encourage our members to get certified by the Philippine Council for NGO Certification (PCNC)" Camacho-Reyes says.

Through the years, AF has achieved its vision of making Philippine foundations meet the highest professional and ethical standards.

AF is also known for its other pioneering advocacies. It was a founding member of the Philippine Development Assistance Program (PDAP); it collaborated with Philippine Partnership for the Development of Human Resources in Rural Areas (Phildhrra) to conduct the first series of regional environment workshops for NGOs in the country; hosted the UNDP's Global Environment Facility Small Grants Programme; and published several books. The list goes on and on.

"I feel that at 30, AF is now a young adult: self-sufficient, full of energy, and hope. It's hard to be depressed about the country when you're working with NGOs who are doing all they can to make a big difference in their communities," Delgado-Fansler says.

WELCOME!
Board of Trustees
STRATEGIC PLANNING 2002
Association of Foundations
Sulawesi Function Room, Marco Polo Hotel, Davao City
2002

THE AF Board of Trustees during the Strategic Planning session in Davao City.

EXCELLENCE
THE PASSION FOR EXCELLENCE

"IN EVERYTHING WE DO,
WE MUST STRIVE
FOR PERFECTION."

-AMBASSADOR ALFONSO T. YUCHENGCO

It is the unwavering commitment to provide Filipinos with excellent financial products and services that drives RCBC.

It is our adherence to standards no less than ideal that moves us to seek and develop innovative banking ideas. To go beyond mere customer satisfaction, and respond creatively to every client need.

Today, RCBC continues to harness its diverse resources to provide more comprehensive, more personal answers to the demands of today's customers. Reaffirming our commitment of premier service for the Filipino banking public, to help fulfill the Filipino dream.

2001 Asian Banker's Awardee for pioneering work in local government bond financing. When the 1997 Asian crisis hit, RCBC undertook a bold venture in an area largely ignored by private enterprise – the financing of Local Government Unit (LGU) bonds. To date, RCBC acts as lead underwriter for over 1 billion pesos in municipal bonds.

Sharp Philippines Agent Bank of the Year. It is the second consecutive year RCBC has received this honor – a first-time achievement among local banks.

RCBC ranked First among Fund Managers for the full year 2000 and the last five years based on the first quarter 2001 issue of the Watson Wyatt Philippines' survey of Investment Performance of Retirement Funds.

RCBC
RIZAL COMMERCIAL
BANKING CORPORATION
A YGC Company

A PROUD MEMBER OF BancNet
Member PDIC. Deposits insured up to P100,000

Malayan Insurance · RCBC · Grepalife · Pacific Plans · House of Investments · RCBC Bankards · AY Foundation · Honda Cars Quezon City, Manila, Kalookan · Isuzu Manila · EEI Corporation · Mapua Institute of Technology and 21 other companies working as one to better serve our customers.
www.ygc.com

YGC The Yuchengco Group of Comp
Together We Can Do More. For

Congratulations to Association of Foundations on its 30 years of breathing development. More power and keep up the good work.

Greetings from

Touching People.
Shaping the Future.

Ramon Aboitiz Foundation Incorporated

# 35 Lopez Jaena St., Cebu City, Philippines
tel nos. (032) 255-5643 to 45; 414-9087 fax nos. 253-2380
website: www.rafi.org.ph

30 years of building foundations

THREE decades of providing member foundations with information, networking opportunities, seminars, and a forum to air their concerns have proved to be a rewarding task. As this year's anniversary theme declares, "Building Foundations, Building the Future," there's no stopping the Association of Foundations from improving the state of Philippine NGOs in its task of nation building.

"For AF, the theme speaks of who we all are as members," says Rory Francisco-Tolentino, AF trustee and board member of Child Hope Asia Philippines. "We are not-for-profit organizations, incorporated for the purpose of benefiting the public. From the time AF was born, the whole idea was to try to put together NGOs to increase their capacity to do what they want to do, and for them to do it better."

Three-day celebration

To celebrate its 30 years of existence, AF has

30/G3

'We are not-for-profit organizations, incorporated for the purpose of benefiting the public'

"We Share Because We Care"
SIFI
SUGAR INDUSTRY FOUNDATION, INC.
SINCE 1971

Building stable and self reliant sugar producing and milling communities

Head Office & Luzon Mindanao
Regional Office
Room 1403, 14th Floor
Security Bank Center
6776 Ayala Avenue, Makati City
Tel. No. 02-892-3674
Telefax No. 02-892-3376

Visayas Regional Office
Door 7, PACE Building
Second corner Lacson Streets
Bacolod City
Tel. No. 034-434-5522
Telefax No. 034-433-6552

The
Foundation for a
Sustainable Society Inc. (FSSI)

congratulates the
Association of Foundations (AF)
on its 30th Founding Anniversary.

FSSI promotes the sustainable economic development of the marginalized communities in the Philippines. It supports enterprises that are environmentally sound, culturally sensitive, market enhancing and community oriented. It serves as a resource institution in the convergence of people integrating good intentions with good governance through the employment of strategic resources i.e. people, skills, knowledge and networks.

For more information, you may contact FSSI at:
Unit E, #46 Samar Avenue corner Eugenio Lopez Street
South Triangle 1103 Quezon City
Telefax: +63-2-9288671/4114702/4114703
E-mail: fssi@fssi.com.ph URL: www.fssi.org

CONGRATULATIONS

TO THE

ASSOCIATION OF
FOUNDATIONS

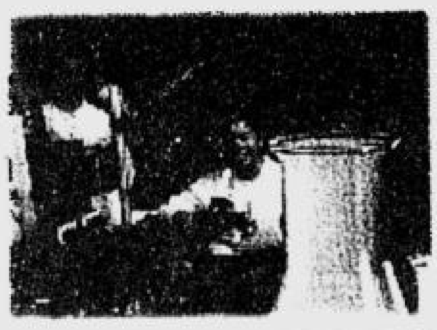
FOR THEIR 30TH YEAR
ANNIVERSARY!

FROM

DUNKIN' DONUTS
Pasalubong ng Bayan™

TOUCHING LIVES

PROVIDING OPPORTUNITIES



BUILDING DREAMS

Just as **BPI**
is reaching out to its
customers through a
wide range of innovative
banking services,
BPI FOUNDATION
is equally
committed to
reaching out to
other sectors
of society
with programs
focusing on the
areas of education,
livelihood, health
and value
enhancement.

QUALITY EDUCATION
- BPI SCIENCE AWARDS
- SCHOLARSHIPS
- PROFESSORIAL CHAIRS

MICRO ENTERPRISE DEVELOPMENT
- FINANCING ASSISTANCE LINE FOR NGOs AND COOPERATIVES

CORPORATE INVOLVEMENT
- MEDICAL MISSIONS
- SOCIAL HOUSING
- DISASTER RESPONSE PROGRAM
- COMMUNITY RELATIONS PROGRAM

OTHERS
- VALUE ENHANCEMENT
- CONTRIBUTIONS TO CHARITABLE INSTITUTIONS

BPI FOUNDATION

www.bpiexpressonline.com.

MFI Scholars...

Quality Education with Value Formation
For Gainful Living and Dignified Way of Life

Since 1983, MFI has been the forerunner in technical education through the implementation of the Industrial Technician Program (ITP), a three-year post secondary, non-degree course specializing in five areas, namely : Electrical Technology, Electronics technology, Instrumentation Technology, Tool & Die (Mechanical) Technology and Information Technology MFI has been providing full scholarships to underprivileged but deserving high school graduates. MFI has already graduated thousands of highly qualified skilled workers who are making a difference in their workplace.

H.E. President Gloria Macapagal Arroyo at MFI awarding Rhoda Galicia as Scholar of the Year 1999. Rhoda is now working at CENEL Devt. Corp.

New Breed of Tech

Dep Ed Secretary Raul Roco awarding Nellyne Giron Scholar of Year 2000, one of the scholars of MFI President Alejandro T. Escaño. Nellyne is now working at CYPRES Semiconductor Philippines Inc.

DTI Secretary Mar Roxas awarding Jendee Sapo Scholar of Year 2001, one of the scholars of H.E. President Gloria Macapagal Arroyo in MFI. Jendee is now on OJT at Yokogawa Philippines Inc.

MFI Has been awarded by Technical Education and Skills Development Authority (TESDA) the KABALIKAT AWARD for MFI's unselfish contribution to the development of the Philippine's human resources. Institute for Management Development (IMD) of Lausanne, Switzerland for the year 2002 has ranked the Philippines No.1 in the world for skilled labor. MFI is proud to have contributed its share in making the Filipinos a globally competitive work force.

MFI Is registered as CENTER of EXCELLENCE in the ASEAN Economic Ministers-Ministry of International Trade and Industry, Japan Economic and Industrial Cooperation Committee (AMEICC) Working on Human Resources Development.

MFI's Industrial Technician Program (ITP), a training program which was selected by an Asia Pacific Economic Cooperation (APEC) Human Resource Development in Industrial Technology International Committee as an Exemplary Model for training in Industrial Technology was awarded an EXEMPLARY MODELS PROJECT.

MFI has been given an ANVIL AWARD for MFI's Mobile Training Program and a GRAND ANVIL AWARD for MFI's Work Attitude Program by the Public Relations Society of the Philippines.

MFI is ACCREDITED by Technical Education and Skills Development Authority (TESDA), Department of Science and Technology (DOST) and Civil Service Commission (CSC). MFI's Bais Family Farm School is ACCREDITED by the Department of Education (DEPED).

www.mfi.org.ph
Meralco Foundation Inc. , Ortigas Ave., Pasig City
Tel # (63-2) 632-0756 to 67

30 years of building . . .

From page G2

cooked up a three-day event which will start today with a community building seminar participated in by representatives of member foundations. "We thought we should spend some time together to get to know each other in a more personal way, and thus develop a relationship that would make networking much easier," AF president Marissa Camacho-Reyes says. Tomorrow is the general assembly and business meeting, highlighted by a dinner with President Gloria Macapagal-Arroyo as the guest of honor.

Instead of an anniversary programme, AF will launch "Mga Kuwentong AF." This book highlights the success stories of 30 of its members--one for each year. "The strengths of AF are its members, its working board and a competent secretariat," Camacho-Reyes says.

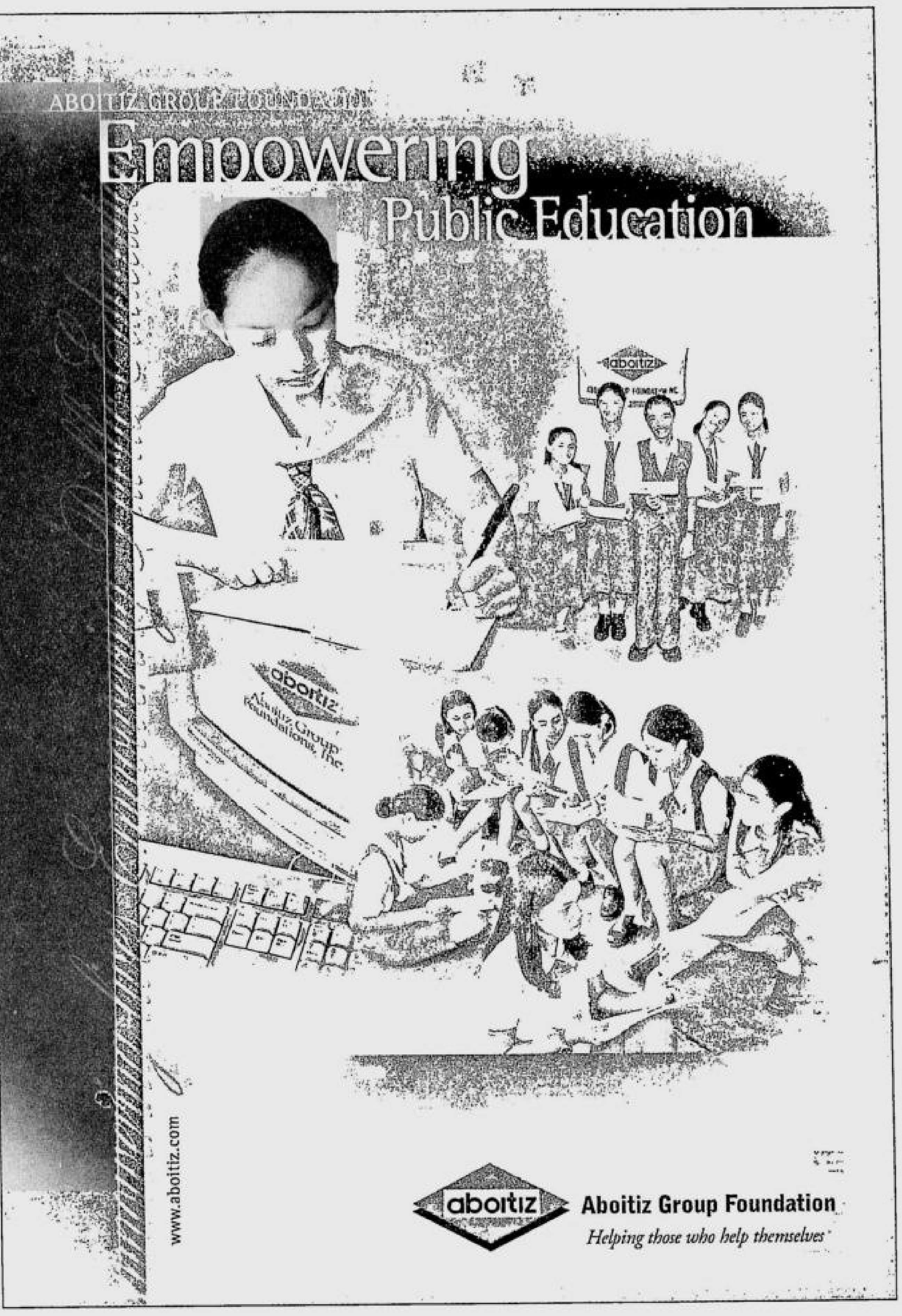
The theme is also apt for the occasion as AF is bent on keeping its members in touch with the cutting-edge technology that the world

30/G4

'We should spend some time together to get to know each other . . that would make networking much easier'

Congratulations to AF on its 30th Anniversary!

Ayala Foundation, Inc.



Transnational Diversified Group and Social Responsibility

For Transnational Diversified Group (TDG) and its more than 30 Member Companies (MCs), Social Responsibility has always been important and a continuing goal.

TDG understands that Social Responsibility includes sensitivity to one's current environment and proactively responding to the needs of the times. Said timely response may have to do with environmental care and protection, support for government and community projects, assistance and care for the poor & needy, education and training, or other such initiatives which benefit society at large. In the past two decades or so, TDG and its member companies have tried to respond to the needs of the times and of their countrymen.

As TDG further diversified into the Information & Communications Technology (ICT) Industry these past two years, it became aware of the scarcity of qualified Filipino personnel who have good verbal communication skills, good writing skills and the proper service orientation to effectively work as call center service specialists or customer service representatives in the fast-growing Contact and Call Center as well as IT-enabled Business Process Outsourcing (BPO) businesses.

Thus, in response to this need, TDG is once more looking at social initiatives on how to properly train hundreds or thousands of new graduates and unemployed Filipinos, including physically-challenged but talented ones, for them to gain the required knowledge, communication skills (both verbal and written), IT skills, and service excellence culture in order to gain employment and succeed in the financially rewarding world of ICT, BPO Services and Global Contact and Call Centers. Interested candidates or applicants may contact TDG through the Corporate Affairs Office or HRD at telephone number 527-8888 or via e-mail (lighthouse@tdgworld.com or hrd@tdgworld.com). TDG's website is at www.tdgworld.com.

The Lucio C. Tan
Group of Companies
and
TAN YAN KEE
FOUNDATION, INC.
join the
Association of
Foundations
in celebrating 30 years of
"Building Foundations and
Building the Future"

30 years of building . . .

From page G3

can't live without now. This will be achieved with the launch of the Philippine Foundation Center (PFC).

Honorees

During the anniversary dinner, the recently formed board of advisors (BA) will also be honored. These advisors lead their own foundations that are members of AF. Their track record was the basis for their being selected by AF's board of trustees. Each of them contributed a considerable amount to AF's trust fund to help finance the premier network operations which has grown in the last 30 years.

The BA is chaired by Washington Sycip of WS Family Foundation, Jon Aboitiz of Aboitiz Group Foundation, Jorge Araneta of J. Amado Araneta Foundation, Imelda Cojuangco of Ramon Cojuangco Foundation, Nellie Delgado of Ala-Ala Foundation, Antonio Floirendo of Floirendo Foundation, George Go of Equitable Bank Foundation, Oscar Lopez of Eugenio Lopez Foundation, Lucio Tan of Tan Yan Kee Foundation, and George Ty of Metrobank Foundation.

"These are people who the board thinks can serve as consultants in major policy decision," Judy Araneta-Roxas says. "They are experienced in their areas of concern, and can contribute significantly to AF."

AF will also honor two people and three institutions that have helped AF for many years.

Marlet D. Salazar

Congratulations to the

ASSOCIATION OF FOUNDATIONS

on its 30th Anniversary!

Greetings from:

PEACE AND EQUITY FOUNDATION (PEF)

Peace and Equity Foundation supports best practices as well as trailblazing and innovative development projects that address the needs of the poorest rural and urban communities in the Philippines. In partnership with NGOs, POs and cooperatives nationwide, PEF has provided financial support for the following projects:

Project Type	No. of Projects	Total Value (PhP-Million)
Financial Services	26	35.69
Potable Water System	8	14.78
Socialized Housing	2	12.92
Agricultural Development	15	10.31
Micro-Enterprises	5	4.22
Partnership Development	3	1.96
Health	2	1.67

For inquiries and submission of project proposals, please contact:

Luzon Regional Office:
Rm. 216, ISO Bldg., SDC
Ateneo de Manila University
Loyola Heights, Quezon City
☎ (632) 426-6001 local 4832
(632) 426-6001 local 4806
(0917) 873-5337
peacefdn@hotmail.com

Visayas Regional Office:
102 P. del Rosario Extension
Cebu City
☎ (032) 255-4005
(0916) 388-6785
peacevisayas@pacific.net.ph

Mindanao Regional Office:
Door 4, Tulip Building
McArthur Highway
Matina, Davao City
(0916) 550-4182
crisbual@hotmail.com

Julio & Florentina Ledesma Foundation, Inc.

Earth-based Construction Technology as an Alternative in Addressing Homelessness and Shelter Problem

Technology National Network Member:
Sustainable Building Technology - Philippines
Philippine Undertaking for Social Housing, Inc.

Technology International Network Member:
basin Building Advisory Service and Information Network

For further information, please contact

MR. BILLY TI SALEM, MBA, M.Agr.
Chief Operating Officer/Executive Director

ENGR. MISAEL T. HIBIONADA
Socialized Housing & Building Construction Manager

JF LEDESMA FOUNDATION, INC.
Cebu Avenue Business Center, San Carlos City, Negros Occidental
6127 Philippines
Tel. No. (+6334) 312-5358; Fax No. 312-5265
Email: bill_j03@hotmail.com

CODE NGO

CODE-NGO, the Caucus of Development NGO Networks, was organized in 1991 by ten of the largest networks in the country. Today, CODE-NGO counts as its members, seven national networks and five regional networks, representing more than 3,000 NGOs and cooperatives all over the country.

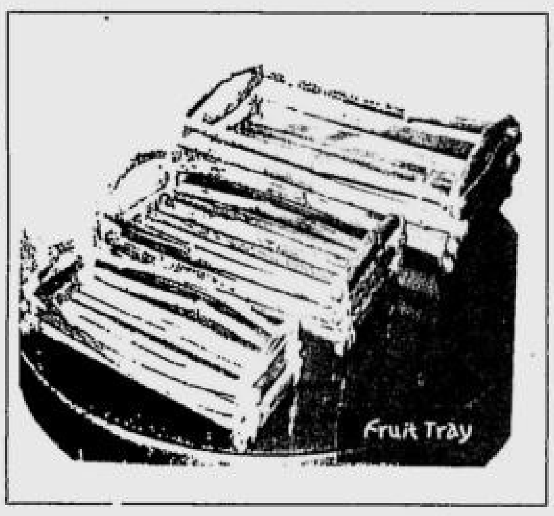
The formation of CODE-NGO marks the development community's desire to promote professionalism, expand the reach, and increase the effectiveness of NGO work in the Philippines.

CODE-NGO was founded through a National Congress in December 1991. Almost a thousand people, the biggest gathering of NGOs in one place, rallied behind the theme, UNITY IN DIVERSITY- a testament to unity that was achieved by CODE-NGO despite the diversity of its members.

As an organization of scale, CODE-NGO has the broadest purview of NGO issues and concerns. It has been an effective fora for discussion and consensus-building of issues among its members. It represents its members with government and donor agencies to advocate for the concerns of NGOs and the sectors and communities that they assist.

Pandan Bags

Give a gift made from nature for your friends, for your family, for yourself . . .



With each purchase you make, you are helping the farmers of the Camandag SIAD Multi-Purpose Cooperative and the

members of the SEA-K (Self-Employment Assistance – Kaunlaran of Caliling, Negros Occidental.

CONGRATULATIONS
To our partner – Association of Foundations – on its 30th Anniversary ! ! !

PHILIPPINE DEVELOPMENT ASSISTANCE PROGRAMME, INC.
5-A Marilag St., U.P. Village, Diliman, Quezon City
Tel. No. (0632) 435-6165, 922-1979, 928-4795

C. ALCANTARA FOUNDATION, INC.

Address: Km. 7 Lanang, Davao City
Telephone No. : (082) 233-1815 local 475
Fax No. : (082) 234-2616
E-mail : casi-mis@mozcom.com

Joins the Association of Foundations (AF) in the celebration of its 30th Anniversary